GRAPEVINE
VISITACION·VALLEY

NUMBER 194 | SERVING OUR COMMUNITY | SEPTEMBER 2002

An Artistic Expression of Views

Armed with paint and brushes, youth from Coro Exploring Leadership Foundation spent an artistic afternoon on Aug. 6 painting a mural on the front wall of Visitacion Valley Community Center.

Views of entertainment, sports and education were among topics expressed as the young artists continued their painting throughout the day.

United Day of Service to Generate Thousands of Youth Service Hours

WASHINGTON D.C. Youth Service America and Champions of Hope on Aug. 12 announced the first annual United Day of Service for youth, ages 5-25, on September 11, 2002.

This day of service will commemorate the anniversary of the 9/11 attacks on the United States by engaging millions of young people in service projects in all 50 states and the District of Columbia. United Day of Service themes are hope, healing, youth leadership, service, and patriotism.

In his 2002 State of the Union Address, President George W. Bush called on every young person in America "to commit at least two years – 4,000 hours over the rest of your lifetime – to the service of your neighbors and your nation." At a July 30 White House event, the President launched The USA Freedom Corps Volunteer Network and said, "We serve because it's important to our own character. Acts of compassion add direction and purpose to our lives. Serving something greater than yourself in life is part of a fulfilling life. And finally, we serve because it's important to our country. Our nation is the greatest force for good in history, and we show our gratitude by doing our duty. We express our love for America by loving Americans."

United Day of Service organizers will provide youth across the nation with templates for five distinct service-learning projects (or they may design their own) to fulfill the needs of their communities and answer the Present's call to service. The projects will provide an entry point for thousands of young people into service and ongoing recognition for the millions of other youth who already make service an integral part of their lives:

*Hunger: Food Drives;

*Literacy: Reading Projects in partnership with the National Center for Family Literacy and sponsored by the Verizon Foundation;

*Environment: Tree Plantings in partnership with American Forests;

*Emergency Relief: Car Washes to benefit fire, police, and rescue organizations in partnership with the National Volunteer Fire Council;

*Children's Health: Fundraising for polio eradication in partnership with the United Nations Foundation.

"As our greatest national asset, it is only fitting that younger Americans commemorate the attacks with acts of kindness and service to others," said Steve Culbertson, President and CEO of Youth Service America. "Millions of young people serving together in honor of others and creating a tidal wave of good sends a powerful message of hope and healing around the globe."

"A majority of young people expressed frustration that they could not do more to help after 9/11," said Melissa Helmbrecht, Founder and CEO of Champions of Hope. "By giving youth the opportunity to honor those lost through service, United Day of Service will turn pain into power and hurt into hope," Helmbrecht added.

See Page 8

Neighborhood Day At Herz Playground

Visitacion Valley will hold its fifth annual Neighborhood Day on Saturday, Sept. 28 from 11 a.m. to 3 p.m. at Herz Playground, located adjacent to Coffman Pool on Visitacion Avenue near Hahn Street.

Many organizations are expected to participate in the event, which will also feature live entertainment and culinary delights.

Having now become a Valley tradition, Neighborhood Day got its start five years ago when organizers were looking to replace the then annual Visitacion Valley Street Festival with a more culturally oriented event that would greatly enhance participation from the surrounding community. The Street Festival had been held each May since 1984.

The first Neighborhood Day was held on May 16, 1998 at both Visitacion Valley Elementary School and the adjacent playground as part of a day-long celebration which culminated that afternoon with the implosion of Geneva Towers.

Volunteers Provide Free Help with Homeowner, Renter Assistance Forms

Trained volunteers are in a neighborhood near you to provide free help with answering questions and completing claim forms for the state's Homeowner and Renter Assistance program, according to the Franchise Tax Board (FTB).

"Hundreds of volunteers are spending thousands of hours this filing season to assist those who need help with completing their claim forms," said State Controller and chair of the Franchise Tax Board Kathleen Connell.

The volunteer assistance program will provide free claims help through Oct. 15. Budget constraints will prevent staff at FTB field offices from filling out claim forms so the FTB is relying on the state's network of volunteers more than ever this year. To locate the nearest volunteer site, visit FTB's Website at www.ftb.ca.gov, or call FTB at (800) 338-0505, your local Senior Citizens Information and Referral Service, or your state legislator's office.

The Homeowner and Renter Assistance Program provides a once-a-year payment from the state to qualified homeowners and renters based on property taxes directly paid by homeowners and indirectly paid by renters. For the 2002 claim year, qualified homeowners can receive a payment of up to $472.60, while renters can get up to $347.50. The FTB mailed booklets in mid-June to prior claimants.

People new to the program can get the forms and instructions from the FTB's Website or by calling the FTB. In addition to having paid property taxes on your home or paying at least $50 in rent during 2001, eligible claimants must have had a household income of $37,119 or less, or gross income of $67,490 or less, and have been at least 62 years of age or blind or disabled, regardless of age, on Dec.31, 2001.

The FTB encourages qualified claimants to file by October 15. Claimants may file their 2002 claim as late as June 30, 2003, but it will take a lot longer to get a check after Oct 15. After October, the FTB gets busy with income tax filing. Last year this program attracted nearly 750,000 people and paid out more than $180 million in payments.

Valley Schools Receive Awards for Improved State API Test Scores

Both Visitacion Valley Elementary School (VVES) and Visitacion Valley Middle School (VVMS) exceeded their growth goals in all areas of the State API Testing and received awards during a meeting of school administrators on Aug. 7. VVES Principal Vincent Chao was awarded $2,500 while VVMS Principal James Dierke received $1,000 from the San Francisco school district.

More VVMS news is on page 8.

HUD Strengthens Protection for Nation's Homebuyers to Curb Predatory Lending

WASHINGTON - Housing and Urban Development (HUD) said on Aug. 9 it will strengthen its oversight of Federal Housing Administration approved mortgage lenders by allowing fewer defaults and claims on loans before levying sanctions against lenders.

The changes, which will be phased-in over nine months under the provisions of the Department's Credit Watch Termination Initiative, will impact over 21,000 home offices and branches of FHA-approved lenders nationwide.

Credit Watch was established to identify poorly performing mortgage lenders, advise marginal performers that they must improve to maintain as an approved lender, and terminate a lender's ability, at the branch level, from originating FHA-insured mortgages if it fails to improve.

"FHA-insured mortgages are a key component of the Bush Administration's housing policy, which has helped push homeownership rates to record levels, particularly for first-time, low and moderate income homebuyers," said HUD Secretary Mel Martinez during a speech to the American Legislative Exchange Council annual meeting in Orlando, FL. "We will not allow lenders with high default and claim rates on their FHA-insured loans to jeopardize a family's ability to achieve and maintain the American dream of homeownership."

Under the provisions of Credit Watch, HUD has the authority to bar lenders from issuing FHA-insured mortgages if their default and claims rates on loans made within the last 24 months in a geographical area are 200 percent of the average rate for that area, *and* if their rate exceeds the national default and claim rate.

Since Credit Watch was implemented in May 1999, HUD has focused its efforts on lenders with the worst default and claim rates, those whose rates exceeded 300 percent of the average rate. That will change on October 1, 2002, however, when HUD will begin focusing on lenders whose rates are 275 percent of the local average. Those lenders will be subject to removal under the new guidelines in late December 2002. On January 1, 2003, HUD will focus on lenders with rates of 250 percent; 225 percent April 1; and, finally, 200 percent on July 1, 2003.

Since launching Credit Watch, the Department has terminated lending approval for 120 branches and placed an additional 219 branches on warning status.

In August HUD announced plans to expand protection of homeowners by proposing performance standards for appraisers of FHA-single family homes under its Appraiser Watch Initiative. Under Appraiser Watch, some 25,000 appraisers will be held accountable for faulty appraisals, which too often lead to default and foreclosure. FHA will monitor appraisers' default and claim rates and will levy sanctions - including removal from its list of approved appraisers - against those whose rates are excessive.

*The recently announced "Homebuyer Bill of Rights," which requires greater disclosure of costs associated with buying a home, allows consumers more choices in choosing providers of closing services, limits excessive settlement fees and encourages innovation and competition in the marketplace.

*A goal to increase the number of minority homeowners by 5.5 million by the year 2010. To reach this goal the Bush Administration has proposed: the *American Dream Downpayment Fund*, aimed at helping 40,000 families each year with down payment cost, the most common barrier to minority homeownership; and, a tax credit for builders of single-family homes.

AAA Reveals Rudest Roads in the Bay Area

Bay Area drivers believe aggressive driving is a growing problem and three major commute routes are considered the worst, according to a recent study released by AAA of Northern California.

"Our members are telling us they want help in dealing with aggressive drivers," said AAA Vice President of Corporate Affairs Rose Guilbault. "In our survey, 3 out of 4 people told us they believe aggressive driving is a moderate to big problem in their region."

In the Bay Area, survey respondents identified the Nimitz Freeway as having the highest level of aggressive drivers. I-80 from Oakland to Vallejo and Highway 101 between San Francisco and San Jose tied among Bay Area drivers as the second worst locations for bad drivers. The section of I-680 from Concord to San Jose rounds out the top three worst places when it comes to encountering aggressive drivers. he AAA study finds that weaving in and out across lanes of traffic, tailgating, and cutting in are considered the most common aggressive driving behaviors. Survey respondents were split on which render drives most aggressively, with 45% identifying men as the most likely culprits and 48% saying both genders are equally to lame. When it comes to what constitutes an appropriate apology for bad driving, the response was overwhelming. Seventy-three percent of those surveyed say a hand wave is the right move. Mouthing words of apology or smiling were also considered potentially appropriate.

The study finds most drivers favor two approaches to reducing aggressive driving: increasing the funding for driver education programs and increased enforcement of existing traffic laws. In the most recent study done on the subject, the AAA Foundation for Traffic Safety found that between 1990 and 1996 at least 218 people were killed and over 12,600 were injured during aggressive driving incidents.

"By working with law enforcement to see that traffic laws are enforced, and teaching drivers ways to avoid conflict with aggressive drivers, AAA hopes to make the roads safer for everyone," said Guilbault.

To avoid becoming a victim of an aggressive driver, AAA offers this advice:

*Don't engage an angry aggressive driver. Stay calm, swallow your pride and make every effort to get out of their way.

*Never challenge an angry driver by sudden driving maneuvers such as speeding up, slowing down, or blocking traffic lanes.

*Do not pull off the road and attempt to settle things "driver to driver."

*Avoid eye contact. If an angry aggressive driver is looking at you, don't make eye contact. Many times, this is what they want. Glancing, looking or staring at an angry driver can turn an impersonal traffic encounter into a very personal duel.

*Ignore rude gestures and refuse the temptation to return them to the offending driver.

*If you think the aggressive driver is harassing you and trying to start a fight, get help. If you have a cell phone call 9-1-1.

*Drive to a well-lighted safe location where there are other people around. Some safe areas might be a police station, fire station, service station, convenience store, shopping center, or a hospital.

*Use your hom and make as much noise as possible to attract people's attention. Let them know you are in trouble because of this angry driver. This will usually discourage an aggressor. Do not get out of your vehicle until it is safe.

*If the angry driver is involved in a crash, stop in a safe location, and wait for law enforcement officials to arrive. Keep your doors locked until help arrives. Tell the police that you witnessed the aggressive driver's behavior prior to the crash. If possible, copy down a description of the angry driver or their vehicle. Pass this information on to the police.

*Never drive home during a dangerous incident. You do not want an angry aggressive driver to know where you live.

"By following these simple guidelines drivers can help avoid potentially dangerous conflicts with aggressive drivers," said Guilbault.

The AAA Aggressive Driving Survey has a margin of error of plus or minus two to five percent. The average survey participant was 50 years of age and drove an average of 183 miles per week.

Grapevine Mailbox

Solving a Teacher Shortage a Matter of Professional Standards

Hospitals in America are facing a crunch in hiring enough qualified nurses. In response, some states allow hospitals and public policymakers to use financial incentives to recruit trained and qualified nurses. No one is suggesting we relax professional standards to fill the need for nurses.

When it comes to education, however, we seem to think differently. Everywhere one tums there is talk of a dire teacher shortage. As a result, the pressure is on to adopt "emergency" procedures enabling untrained, untested and unlicensed people to assume the role-and title-of "teacher."

Instead of seeking to fill slots through gimmicks and temporary fixes, we should invest in attracting top tier candidates and nurturing their professional development. We also must figure out how to keep many of the highly qualified, experienced and dedicated professionals who are already in our schools.

Federal education reform legislation mandates that there should be a "highly qualified" teacher in every classroom. That is an important requirement, but it is just the beginning. We must ensure that every child is taught by someone with the knowledge, skills, and dedication required of a truly competent teacher.

Schools and teachers must be held accountable for student outcomes-for how well students perform against standards set by each state. Such standards-based accountability is perfectly reasonable, and long overdue.

At the same time, we must recognize that accountability is a two-way street. And teachers are more than justified in demanding that they receive the authority, professional development and training, and resources they need to do what the job requires. They deserve respect and recognition equal to the mission that they undertake on our behalf; that means, among other things, higher salaries and better working conditions. It also requires greater parental involvement and improved student discipline.

If we want better teachers, we have to treat our teachers better. Only if we do these things will we solve the "teacher shortage" problem. Only then will we have a chance of ensuring that every classroom and every child in America has a good teacher. *NAPS*

Kurt M. Landgraf, President and CEO of Educational Testing Service

Saturdays are Special At Randall Museum

The Randall Museum offers drop-in, hands-on art and science workshops every Saturday from 1 to 4 p.m. at 199 Museum Way (off Roosevelt, above the Castro). All ages are welcome; under 8 must be accompanied by an adult. Museum admission is free with $3 per person workshop fee. Call 554-9600 for further information.

*Sept. 7: Make your own miniature *Zen Rock Garden.*

*Sept. 14: Design a *Treasure Book* with pockets on the pages.

*Sept. 21: *Kachina Woodblocks* - Check out the Hopi kachina dolls in the Bugs Exhibit and make a simple woodcut inspired by their designs.

*Sept. 28: Create a *Spider Sculpture* and decorate it with all eight eyes.

Other regular Saturday activities include:

*Golden Gate Model Railroad Exhibit from 11 a.m. to 4 p.m.

*Meet the · Animals from 11:15 a.m. to 12 noon.

*Animal Feeding at 12 noon.

GRAPEVINE VISITACION VALLEY
Published monthly by Visitacion Valley Community Center, 50 Raymond Ave., San Francisco, CA 94134
VVCC Executive Director: Julia A. Kavanagh
(415) 467-9300, Fax 467-3757. Subscription $5
E-mail the Grapevine at: visvalley@earthlink.net
Internet Site http://home.earthlink.net/~visvalley
Editor: Len Applano; Billing: Florence Pewtherer
Visitacion Valley Grapevine, named by Pat Crocker, is a Registered California Trademark of VVCC
Opinions in the Grapevine are not necessarily those of VVCC. ©2002 VVCC All rights reserved

A California Nightmare

by Raymond J. Keating, Chief Economist

What the heck is going on in California lately? Specifically, do the state's elected officials have some kind of economic death wish?

Now, I admit that living in New York and working for a group headquartered in Washington, DC, may not put me in the best position to throw stones. After all, New York and the District of Columbia have created their own messes due to high taxes and bloated government. But California also has long ranked poorly when it comes to the size and scope of government, with lawmakers now threatening to make matters far worse.

In the just-released "Small Business Survival Index 2002," which I author each year for the Small Business Survival Committee, California ranks a dismal 46th in the nation (with New York ranking 43rd and the District of Columbia dead last, by the way). The Index ranks the 50 states and the District according to their respective policy environments for entrepreneurship. California suffers from very high personal income, capital gains, and corporate income taxes, as well as burdensome workers' compensation and electricity costs. For good measure, sales, gross receipts and excise taxes are on the high side. Unfortunately, some policy steps recently taken or now under consideration in California promise to only make the state even less competitive.

The state legislature recently passed, and Governor Gray Davis signed into law, legislation governing auto emissions. The legislation mandates reductions in carbon dioxide emissions by model year 2008 for cars and trucks sold in California.

Now the last time I exhaled, it was my understanding that carbon dioxide was not a pollutant. However, in the world of lefty environmentalism, CO2 emissions cause global warming.

Ignoring the fact that the scientific community cannot agree on whether or not global warming even exists, nor its causes if it is a reality, Governor Davis and the state legislature plowed ahead with costly and dangerous legislation. By mandating reductions in CO2 emissions, these politicians ensure that consumers – from families to small business owners – will face higher costs and fewer choices when it comes to buying cars and trucks. In particular, it would mean limited availability and sticker shock for larger cars, minivans, SUVs and other light trucks.

As we have seen with federal CAFE standards, automakers will be forced to make smaller and lighter vehicles. That not only presents problems for many families and businesses in terms of being able to move people and goods, but also in terms of safety. Physics dictates that smaller and lighter means far more dangerous. By signing this legislation into law, Governor Davis has signed the death sentences of thousands of drivers and passengers on California's roads and highways. The costs of government action don't get any higher.

In addition, The Wall Street Journal's editorial page noted on July 24 that "car makers can't afford to make one set of autos for California, which buys 10 percent of America's total, and another for everyone else." That means all Americans will be affected by these grossly misguided emissions regulations in California.

Then there is the state budget, and its whopping $23.6 billion deficit. The California budget was supposed to be completed by July 1st, but it is late as elected officials battle over how best to close this daunting gap.

Naturally, even after years of wasteful spending (for example, per capita state spending in California grew by 28% from 1995 to 2000, about three times the rate of inflation), there are those who wish to raise taxes. For example, Governor Davis seeks to increase taxes on corporations, hike tobacco taxes, and raise vehicle license fees. Corporations and tobacco users may be viewed as easy targets in today's political climate, but such tax increases carry very real costs for the entire economy of California. Higher taxes mean that fewer resources are left for efficient use in the private sector, whether for savings, investment or consumption. Those resources, instead, are funneled into government, where incentives for waste prevail.

The state of California needs to take the right steps in terms of dealing with its current budget problems. Tax increases would be grossly misguided, only serving to worsen the state's competitive position both nationally and globally. Instead, fiscal stewardship dictates reducing the size of government, not placing additional burdens on California's businesses and consumers.

In fact, true economic responsibility dictates that lawmakers not only not raise taxes, but redress many of the burdens placed on consumers and businesses – from repealing misguided regulatory measures, including the new emissions mandates, to slashing the size of government and cutting already onerous taxes. These are the policy steps that will help restore economic vitality to the Golden State.

Otherwise, if state officials go ahead with imposing additional tax and regulatory burdens, California's taxpayers, consumers, and businesses, along with their employees, will pay a heavy price.

Raymond J. Keating is chief economist for the Small Business Survival Committee, and co-author of U.S. by the Numbers: Figuring What's Left, Right, and Wrong with America State by State (Capital Books, 2000)

Finding Ways to Keep Our Children Safe

by CA Attorney General Bill Lockyer

The recent abduction and brutal slaying of Samantha Runnion has shocked our nation and hit very close to home in California. Last year, 2,240 California children were abducted. While the vast majority of those were by a non-custodial parent or other family member, 57 of them were stranger abductions. Tragic events often remind us that we need to talk to our children about strangers.

Children need to know how to stay safe and protect themselves from kidnaping. They need guidance on making safe choices and decisions. Following are some general guidelines and useful tips that parents can share with their children. It is also important to give children examples that they will understand.

First and foremost, explain that strangers should NEVER ask a child for assistance. They should never ask children for directions or for help with something they can do themselves, such as finding a lost puppy or kitten.

Discuss the issue of strangers. Simply put, a stranger is someone that a child does not know. Unfortunately, children conjure up the image of a "scary monster" when parents mention the word "stranger." Explain that a stranger may look, act and dress nicely, or even wear a uniform.

A child may be in a situation that requires interaction with a stranger, and this may be confusing. For example, if a child gets lost in a grocery store, the child should immediately go to the checkout counter or security office even though that may mean talking to a stranger. Instruct your child not to wander around looking for you. The child should seek help from someone who works in the store.

Role-play in various settings such as a park, a grocery store, your home and your neighborhood. Pose "what if?" scenarios and guide your children through the scenarios safely. Correct any un-safe choices and re-enforce safe choices.

Teach your children to:

*Never take anything like candy, ice cream or money from a stranger.

*Never take a ride from a stranger; check with parents or a trusted adult before accepting a ride even from someone they know.

*Never give their name or address to a stranger.

*Never say that they are home alone when answering the telephone.

*Check with a parent or an adult guardian before leaving the yard or play area. Always try to take a friend when playing outside.

*Create a commotion by yelling and screaming if a stranger tries to take them by force. Try to run to a public place and immediately tell a parent or trusted adult what happened.

These simple tips can help our children stay safe. Additional information can be found at the California Attorney General's Office, www.ag.ca.gov/cvpc/publications/ChildSafety_English.pdf; or in Spanish; the National Center for Missing and Exploited Children, www.missingkids.com: and the Federal Bureau of Investigation, www.fbi.gov/kids/crimepre/abduct/abdrules.htm.

Take the time to go over this critical information with your children. This simple act could help prevent your child from becoming a victim of a heinous crime.

Visitacion Valley Child Care Food Program

Visitacion Valley Community Center, Inc., Children's Program announces the sponsorship of the Child Care Food Program. The program is available without charge to all eligible participants. Children are served the same meals at no separate charge.

"The United States Department of Agriculture (USDA) prohibits discrimination in all of its programs and activities on the basis of race, color, national origin, gender, religion, age, disabilities, political beliefs, sexual orientation, or marital and family status. Persons with disabilities who require alternative means for communication or program information (Braille, large print, audiotape, etc.) should contact USDA's Target Center at (202) 720-2600 (Voice and TDD)."

"To file a discrimination complaint, write: USDA, Director, Office of Civil Rights, Room 326-W, Whitten Building, 14th and Independence Avenue, SW, Washington, DC 29250-9410, or call (202) 720-5964 (Voice and TDD). USDA is an equal opportunity employer."

For more information, contact Visitacion Valley Community Center, Inc. Children's Programs, 50 Raymond Ave., San Francisco, CA 94134, (415) 467-6300, Fax 467-4367.

VISITACION VALLEY COMMUNITY CENTER SENIOR PROGRAM

Funded by the S.F. Commission on the Aging

Open 365 Days a Year
Lunch Served Every Day

Senior Bingo - Holiday Crafts
Senior Council - Day Outings
Exercise - Gambling Trips
Sewing - Blood Pressure
Ceramics - Potlucks
Mahjong - Birthday Parties
Holiday Celebrations

66 Raymond Avenue 467-4499
Pat Crocker: Director

Visitacion Valley Dental Office
Albert Kuan, D.D.S.

10 Percent Senior Discount

37 Leland Avenue
San Francisco, CA 94134

Monday thru Friday: 9 a.m. to 5 p.m.
Saturday: 9 a.m. to 1 p.m.

Phone 239-5500 for an appointment

Cantonese Spoken

ST. JAMES PRESBYTERIAN CHURCH

240 Leland Ave., San Francisco, CA 94134
The Rev. Dr. Jerry O. Resus, Minister

Church School Classes: 9:15 a.m.
Sunday Worship Service: 10:30 a.m.
Wednesday Bible Study: 11:00 a.m.
Friday Bible Fellowship: 7:30 p.m.
Saturday Choir Rehersal: 10:00 a.m.

You are cordially welcome to join us for study, worship, fellowship and service. We seek to teach the Bible and to lift up Jesus Christ so He can draw all persons to Himself.

Come to Church This Week

From the D.A.'s Office

Embezzler Sentenced

A former Department of Human Services eligibility worker was sentenced July 16 to 10 years in prison. This was the maximum sentence he could have received.

Samuel Lee Davis, 45, was convicted on May 30 of embezzling in excess of $200, 000 from the City's General Assistance (GA) fund, a fund-of-last resort designed to help the sick, the homeless and the poor. While working as a senior eligibility worker, Davis arranged for GA checks to be issued to clients, which were actually negotiated by other parties, who split the proceeds with Davis.

In addition to prison, Davis was ordered to pay $227,000 in restitution to the City and County of San Francisco and $46,575 in restitution to the California Franchise Board. That amount includes unpaid taxes, penalties and interest for the years 1996-98.

"The significance of this case," says Assistant District Attorney John Carbone, "is that it shows the DA attorney's office, as well as the citizens of San Francisco who serve as jurors, view violations of the public trust very seriously. The message is that the corrupt public officials will be convicted and sentenced appropriately."

Judge David A. Garcia gave Davis the maximum sentence allowable by law.

Last November on the eve of the trial, Davis fled the Bay Area. Six weeks later he was arrested in Los Angeles by San Francisco DA investigators.. A new trial began on Mar. 20.

Davis was convicted in Superior Court of five felony violations, including theft of public funds of the California Penal Code; falsifying public accounting records; and three counts of violating a section of the California Penal and Taxation Code, willingly making or signing a false tax return. The jury also added two sentencing enhancements, one involved taking more than $150,000 and the other alleged a pattern of related felonies involving fraud and embezzlement.

Davis received four years on the first count; two years on each of the two enhancements, and two more years on the combined tax charges.

Roofing Contractor Held On Million Dollar Bail

Christie Binn Chung, a well known local roofing contractor, was arrested July 24 as he came out of his home. He was charged in the death of an employee, Miguel Moncada Ortiz, two years ago.

Two of Chung's employees were also arrested July 24 and a third was arrested the night before. Chung, 52, Dat Kham Ha, 45, and Bao Thien Luong, 53, were arrested by investigators from the San Francisco District Attorney's Insurance Fraud and Special Prosecutions units and the Fraud Division of the California Department of Insurance on arrest warrants. Luong was arrested July 23.

Bail was set by Superior Court Judge Leonard Louie at $1 million for Chung and $20,000 each for Ha and Luong. All three are charged with felony involuntary manslaughter, as well as felony violations of the state labor code alleging safety violations, which cause the death of a worker.

"This case is about a roofing contractor who put money first and worker safety second," said San Francisco District Attorney Terence Hallinan. "In an effort to obtain a competitive advantage over legitimate contractors and to maximize his profit margin, he cheated on his payments to two state agencies and to his workman's compensation insurance carrier. Ultimately, the elevation of profits over all else caused a worker's death."

The district attorney went on to say that unscrupulous contractors such as Chung not only put their employees at risk but also unfairly take jobs away from those legitimate contractors who pay their workman's compensation insurance premiums and all their taxes by underbidding them. "The prosecution of cases involving workplace safety abuses and non payment of workman's compensation premiums and state taxes are a high priority of my office," said Hallinan.

Chung is the owner of 101 Roofing Inc. located in San Francisco at1390 Wallace St. Both Chung and 101 Roofing Inc. were charged with additional t violations of workman's compensation insurance premium fraud, alleged fraudulent underpayments to the State Compensation Insurance Fund, unemploment insurance fraud, alleging the failure to adequately report and pay moneys due to the California Employment Development Department, and California income tax fraud, alleging failure to adequately report income and pay taxes due to the California Franchise Tax Board.

Chung is charged with filing a false tax return for his corporation's 1994 through 1997 tax years and failing to file a tax return for the 1998 tax year. According to investigators, Chung under reported his corporation's gross sales by $4.3 million during these years and under reported the income of his corporate tax returns for 1994 through 1997 and did not file a 1998 return. The tax due on the unreported income is more than $1 million. Chung, in an effort to avoid reporting this income, cashed more than half the checks received by his business at a check-cashing establishment. Investigators also state that Chung paid his employees cash and did not report his employees to the Employment Development Department (EDD) in an effort to avoid payroll taxes. Chung is a self–employed roofer.

Court records filed in the case show that on July 26, 2000 – while the Employment Development Department was investigating Chung and 101 Roofing Inc. – Ortiz fell to his death at a roofing job being done at 200 Virginia St. in San Francisco. An investigation conducted by Cal OSHA determined that Ortiz had not been provided with safety restraints by Chung, or by Ha and Luong, the two job site foremen.

Chung faces a potential prison term of 19 years, $2 million in fines, and more than $1 in back taxes. Ha and Luong face up to four years in prison.

Former City Attorney Employees Charged With Felony Theft

Two former employees in the City Attorney's Office surrendered July 24 to DA investigators. They had been charged with theft of public funds, conspiracy and embezzlement.

The two included Anson Lee, 34, a supervisor in the City Attorney Office's claims department, and Julie Hsia, 54, who had been a claims processor for 15 years.

According to the complaint, Lee and Hsia added bogus claimants to legitimate traffic accident claims. These were in cases with several claimants. Lee and Hsia would process and pay the bogus claims, then pick up the settlement checks at the Controller's Office. They would explain that the claimant was coming directly to the City Attorney's Office to pick up the check and that they were merely expediting matters.

Lee and Hsia would then forge an endorsement and either cash the check or deposit it into one of their own accounts. To date, the losses total approximately $60,000. If convicted, each could be sentenced to more than four years in state prison.

Four People Arrested in Insurance Fraud Scam

On July 23, investigators from the SFDA's insurance fraud unit and the Department of Insurance (DOI) arrested four players in an insurance fraud conspiracy involving more than $700,000. The arrests, which cap an 11-month investigation, were made at homes in and around Concord, CA. Officers from the Concord Police Department also helped in the arrests. All four defendants reside in Concord.

At the hub of the case is Elisa Guillermo, 38, formerly an assistant claims manager at Fremont Compensation Insurance Group. The company, which is based in Glendale and has an office in San Francisco, provides workers' compensation insurance to employers. Guillermo's sister and co-defendant, Juliet Ibanez Armstrong, 41, allegedly created a bogus physical therapy clinic named Parksite PT and a phony medical review service called A/J Armstrong Billing Center.

According to court records, Guillermo either personally, or through others, generated payment checks from Fremont to Parksite PT for physical therapy treatments that were never provided. The records further indicate that she was observed using her work computer to access Fremont's network t authorize some of the payments.

Most of the checks were deposited in checking accounts opened by her co-defendant, Juliet Armstrong. Between October of 1999 and August 2001, more than 599 payments were made to Parksite PT, totaling more than $700,000. Thereafter, much of the money was transferred to other accounts.

Also charged in the conspiracy are the husbands of the two women: Lorenzo Guillermo, Jr., 36 and Arthur Armstrong, Jr., 33. In addition to the conspiracy and insurance fraud, Elisa Guillermo and Arthur Armstrong are charged with money laundering. Elisa Guillermo alone is charged with income tax fraud.

In addition to the 25 counts listed in the complaint, the defendants are charged with the "Aggravated White Collar Crime Enhancement Allegation." The enhancement applies in cases where there is a pattern of fraud or embezzlement, and where the amount taken is more than $500,000.

If convicted of all charges, Elisa Guillermo could face approximately 18 years in state prison and the obligation to pay restitution.

A Little Knowledge Takes Drivers a Long Way

According to a recent survey, in an economic recession an estimated 84 percent of American drivers are more likely to care for their current vehicle.

Maintenance requires drivers take an active role in understanding their cars. In fact, today's drivers want to maintain their cars, but the volume of resources available can be overwhelming. To get the most out of your automobile, the experts at Autolite recommend two simple steps:

1. Get to know your owner's manual for recommendations on maintenance intervals based on your driving conditions, and

2. Use high-quality premium replacement parts whose technology provides the greatest return for a relatively small investment.

The survey, commissioned by Autolite, found that few drivers fully understand the strain that everyday driving can put on a car Take for example, your spark plugs. Most drivers (89 percent) know that spark plugs fire when starting the car, but only two out of three believe spark plugs fire when the car is idling and only half know that spark plugs fire while braking.

One way drivers can get more life from their cars is by using premium spark plugs, such as the Double Platinum plug from Autolite. Originally designed for use by automobile manufacturers as original equipment (OE) parts for the complex distributorless ignition systems in 80 percent of today's engines, the plug is a longer-life product that meets OE standards for heat range and gap setting. The plug's platinum-to-platinum technology has been shown to deliver fewer misfires, and maintain optimal performance and top fuel efficiency over the life of the plug.

In addition to understanding their owner's manual and choosing premium parts, Autolite experts also recommend drivers create a checklist for their mechanic if they choose not to maintain their own vehicles. Top items to check during routine maintenance include oil, oil filter, spark plugs, ignition wires, air filter, PCV valve, tire tread, coolant and all the belts. Whenever possible, drivers should request their mechanic use premium replacement parts and follow up with their mechanics to create a record of all the work done.

To learn more about automotive maintenance or Double Platinum spark plugs, visit the Web site at www.Autolite.com. *NAPS*

Greenpeace Stunt Borders on Treason

by Amy Ridenour

Greenpeace, the radical environmental group with a penchant for publicity, may be treading on treasonous soil.

The group has posted a color map on the Internet showing how a terrorist attack on a bleach plant could choke New York City under a shroud of chlorine vapor.

Greenpeace also posted maps of three other toxic chemical plants-actions that could give Al Qaeda sleeper cells blueprints for terrorism that could kill millions.

At best, this is a case of horrendously bad judgment. At worst, it borders on treason.

If Al Qaeda actually uses Greenpeace's handy "target triptik" for attacks on chemical plants, it would hardly seem unfair if its entire leadership were sent to the Navy's Club Med facility at Guantanamo Bay.

Greenpeace and other environmental groups have campaigned for the public posting of detailed, previously confidential information about plants using or manufacturing hazardous chemicals.

The Clinton Administration's EPA agreed to require chemical companies to publicly release much of this information despite warnings that could compromise national security.

Then-EPA chief Carol Browner defended her decision even after the first World Trade Center bombing and subsequent terrorist attacks on U.S. installations overseas. Browner argued that making the data more available would force companies to seek alternative materials for their products.

The American Chemistry Council responded, saying the EPA was in the pocket of "professional environmentalists" seeking to provide "one-stop shopping for terrorists."

The government has re-thought its position and begun stripping maps of chemical plants, hazardous materials pipelines and water reservoirs and pumping stations from its Web sites and reading rooms.

Unfortunately, the cat is out of the bag.

Greenpeace says a terrorist attack on the Kuehne Chemical bleach factory in N.J. could unleash a cloud of chlorine and sulfur that might cover a radius of 25 miles and jeopardize the lives and health of some 12 million people. An attack on the other three plants, Greenpeace contends, could put another four million Americans at risk.

But Kuehne Chemical CEO Peter Kuehne disagrees, noting his plants have strict safety and security standards and the only release of toxic chemicals from the facility likely would come from exactly the type of terrorist attack Greenpeace's actions may aid.

Kuehne says Greenpeace's posting of the map on its Web site is akin to painting a gigantic bull's-eye on the plant's roof. "I don't think someone who wants to do us harm has a right to know this."

It is doubtful that Greenpeace is tied to Middle Eastern terrorists, but it did join with a number of domestic "eco-terrorist" groups including Monkey Wrench, the Ruckus Society and the Black Anarchists to demonstrate against ExxonMobil.

ExxonMobil became a Greenpeace target by refusing to obey the group's demand that it embrace the Kyoto global warming treaty. The company notes that a Clinton Administration study concluded the pact would devastate the U.S. economy.

Protesting a major corporation is, of course, a constitutional right. Showing terrorists how to attack a chemical plant and perhaps slaughter millions is far different.

Amy Ridenour is president of The National Center for Public Policy Research, a non-partisan Washington, D.C. think-tank. NAPS

SLUG Offers Composting And Organic Gardening Classes in September

*Urban Composting, Saturday, Sept. 7. 10 a.m.-12 noon. Learn to turn your spoils into soil at this workshop on basic and worm composting in the City. Workshop participants will receive a voucher for $10 off a worm

or basic compost bin. Garden for the Environment, 7th Ave. at Lawton St. FREE!

*Gardening and Composting Educator Training Program begins Wednesday, Sept. 11. This three-month training and outreach program explores ecological gardening, composting, and community outreach techniques, and creates a vital ongoing volunteer group for supporting home, school and community gardening. Classes meet on Saturdays

from 10 a.m.-4 p.m. in addition to seven Wednesday evenings. A fee of $50 is requested for class materials. Call

SLUG's Education Department at (415) 285-7584 for more information.

*Urban Composting (In English and Spanish) Saturday, Sept. 14, 10 a.m.-12 noon. Learn composting techniques you can practice at home whether you have a backyard or live in an apartment. Workshop offered in Spanish and English. Alioto Park, Capp at 20th Street. FREE!

*Open Garden Day, Saturday, Sept. 21. Join SLUG and other Bay Area organizations for this day of exploring and celebrating San Francisco's community gardens. Walking, biking, and bus tours will be organized as well as special events at certain gardens. Contact SLUG's Community Gardens Coordinator at (415) 285-7584 to sign up and for more information.

*Native Plants, Saturday, Sept. 28, 10 a.m.-12 noon. Come on out and join us in a planting of locally propagated native plants, grasses and wild flowers in the native garden and hillside at the GFE. Learn how the seed collection was done and how to identify several of the plants being used to restore the health of the ecosystem at the GFE. Garden for the Environment, 7th Ave. at Lawton St., 10 a.m.-12 noon. Free! This workshop is part of our Resource Efficient Gardening and Landscaping Program. Call SLUG's Education Department at (415) 285-7584 for a full list of classes.

Veterans Affairs Q&As

The following are typical questions answered daily by VA counselors.

Q: I separated from the military several years ago, but did not convert my Servicemembers' Group Life Insurance (SGLI) to Veterans' Group Life Insurance (VGLI). Can I take out a VGLI policy now?

A: No. To obtain VGLI, an eligible member must submit an application (SGLV8714) to the Office of Servicemembers' Group Life Insurance with the required premium within 16 months of separation. Within 120 days after separation, SGLI can be converted to VGLI without showing evidence of good health. After the 120 day period until the end of the 16 month eligibility period, applicants must submit evidence of good health. If someone rejoins the military, takes out SGLI, then separates again, that policy can be converted to VGLI.

Q: I just separated from the military. I know I can convert my SGLI to VGLI, but what about my spouse and children, can I convert my family coverage for them?

A: Family coverage cannot be converted to VGLI, but your spouse may elect to convert the coverage to a commercial policy with a participating company within 120 days of your separation from the service. The Office of Servicemembers' Group Life Insurance (OSGLI) can provide you with conversion information and a list of participating companies. There are no conversion options available for children.

Q:If I become terminally ill, can I receive proceeds from my policy before I die?

A:Yes. Terminally ill insureds may take up to 50% of their SGLI or VGLI coverage in a lump sum. An insured is considered to be terminally ill if he or she has a written medical prognosis of 9 months or less to live. If accelerated benefits are received, the insurance paid to beneficiaries upon death of the insured will be reduced by the accelerated benefit amount received. Accelerated family coverage benefits also can be paid to the service member or veteran if the insured family member is terminally ill.

Q: Where can I find additional information about SGLI and VGLI programs?

A: Additional information can be found on the Internet (http://www.insurance.va.gov/), by calling 1-800-419-1473 toll-free, or by writing to Office of Servicemembers' Group Life Insurance, 290 West Mt. Pleasant Ave., Livingston, New Jersey 07039.

Book Reviews

How Medicare Affects Your Medical Choices And Privacy?

If you pay taxes, sooner or later your life will be affected by Medicare. When you turn 65, you will have to enroll in Medicare's hospital insurance program or lose the Social Security benefits promised to you during your working life. Once enrolled, you'll be subjected to thousands of pages of regulations dictating what types of services are covered and not covered, how long you can stay in the hospital, and whether or not you can receive home-care services. If you happen to require home care following a hospital stay, you'll be forced to share emotional, sexual, and financial information with the federal government as part of Medicare's data-collection rules.

These and many other facts are not well known. Medicare is one of the world's largest government health care programs, spending more than $221 billion in 2000. Its costs are expected to nearly double over the next decade. At the same time, there will be relatively fewer workers paying taxes to support the large Baby Boomer population getting ready to enter the Medicare program.

In a new book titled Medicare's Midlife Crisis (Cato Institute, $8.95), Sue A. Blevins explains how the current Medicare financial crisis came about and how the program affects Americans' choices and privacy. Medicare's Midlife Crisis is available on the Web at www.Cato.org and www.Amazon.com; or by calling 1-800-767-1241 (noon-9 pm eastern time).

Important Guide on Heartburn Friendly Foods

For the 25 million Americans who suffer from heartburn every day, it may be time to re-think what's for dinner tonight. A recent survey by National Heartburn Alliance (NHBA) revealed that 92 percent of frequent heartburn sufferers point to food as the primary cause of their digestive discomfort (based on a national survey fielded by Acxiom Sigma Marketing in October/ November 2001). The good news for sufferers is that anecdotal evidence indicates that changing one's diet can significantly decrease the number of heartburn episodes. To help sufferers steer clear of potentially troublesome foods and beverages, the NHBA has developed the "Stop & Select Guide," a tool to help prevent heartburn before it starts.

"Good digestive health is largely related to what we eat," says National Heartburn Alliance board member and nutritionist Pat Baird. "The NHBA's 'Stop & Select Guide' offers sufferers one option that can help prevent frequent heartburn by providing quick visual cues of a food's potential to trigger outbreaks."

Stop, Select & Go

The manual assigns a color code to a variety of foods and beverages based on their acidic value, fat content, ability to decrease the lower esophageal sphincter (LES) tone and/or increase acid secretion. Sufferers can then assess the likelihood of a heartburn episode based on the color code of foods consumed. Using the familiar stop light as a guide, foods coded RED warn sufferers to "STOP and reconsider the choice," YELLOW items advise to "consume with discretion," and GREEN foods are generally a "GO," with little potential to cause or aggravate heartburn.

The "Stop & Select Guide" encourages users to adopt a healthy diet and pay attention to portion control, as overeating also often contributes to heartburn. Items are listed by standard USDA Food Pyramid food groupings, giving sufferers an easy point of reference when grocery shopping, cooking at home or dining out. The goal of the NHBA guide is to raise sufferers' awareness of foods that trigger heartburn, so that they can make smart choices for their digestive health.

"Heartburn sufferers need not eliminate all of their favorite foods to avoid digestive discomfort, just those that make them 'see RED,'" says Baird. "So you may want to skip the french fries and opt for fat-free potato chips instead."

When Diet is Not Enough

For some people, a change in diet or lifestyle habits is enough to prevent heartburn. However, millions of people suffer from frequent heartburn and for these people, medication is often required to prevent their symptoms. Many may find temporary help from the wide variety of medications available over-the-counter such as antacids and H2-receptor antagonists. More sophisticated medications such as proton pump inhibitors (PPIs), the most powerful inhibitors of acid production, can prevent and even eliminate symptoms in most frequent heartburn sufferers for 24 hours. When taken as prescribed, in the morning preferably before breakfast (J. G. Hatlebakk et al., Blackwell Science Ltd. 2000), PPIs prevent frequent heartburn for an entire 24-hour period.

To obtain a free copy of the NHBA "Stop & Select Guide," consumers can call toll-free, (877) 471-2081 or visit the NHBA Web site, www.heartburnalliance.org. The site contains the complete "Stop & Select Guide," tips on stocking the pantry, heartburn-friendly cooking techniques and guidelines for making heartburn-smart choices when dining out.

The National Heartburn Alliance is an organization dedicated to improving the lives of heartburn sufferers through education, information and support. Nationally recognized healthcare professionals, including experts in digestive disease, pharmacy, nutrition and exercise, comprise the Alliance. The NHBA receives support and sponsorship from the Procter & Gamble Health Sciences Institute.

Learn to Throw Away Grievances and Grow

A new book may help people read more into everyday events in completely new ways. The result, says author Ardath Rodale, can be a new approach to finding love, hope and joy.

Rodale says simple things, including smelling the grass after the spring's first sun shower, enjoying a child's smile or soaking in the pleasure of an autumn sunset can deeply enrich people, both mentally and spiritually.

Every month Rodale shares her unique message with three million Prevention magazine readers in her popular column, Reflections. Her new book, also called Reflections (Rodale, $12.95), features 50 of her most popular stories of healing and everyday miracles.

Rodale's fans say they can easily connect with her and draw strength from her personal wisdom because they sense she's "earned her stripes" as a survivor. The author has endured more than one bout with cancer, the loss of her son to AIDS and the shocking, premature death of her husband, Robert Rodale. Yet, through it all, she says she has remained grateful and in awe of the "wonders of life."

Rodale, a self described teacher, nature lover, devoted mother, grandmother, organic gardener, and successful Chairman of the Board (at publishing company Rodale Inc.), uses Reflections to draw the reader into her world and experiences. She describes her "sacred bond" with her garden, family and history and writes about the rejuvenation of a budding flower's growth and the transformative powers of ritual and shared experience.

"The book's mission is to show people they can use the power of their bodies and minds to improve their lives," says Rodale. "Reflections invites the reader to walk in my garden and hear warm, resonant memories of life and loss."

Rodale says it's her goal to help readers learn to master the "transcendent art of weaving loose strands of pain and confusion into a beautiful blanket of courage, strength and resilience."

In fact, before closing each essay, she encourages readers to spend time reflecting on their own lives and to reach out to others to make connections that can help people remember treasured moments that "bind us all together."

For more information, visit www.rodalepress.com.

Understanding the Intangibles of Business

People, ideas, know-how, relationships, work process. In business, those things which are hardest to identify, sometimes weigh most heavily on profits and success.

According to authors Jonathan Low and Pam Cohen Kalafut, it's these intangible assets that drive a company's economic performance. In their new book, Invisible Advantage (Perseus Publishing, $27.00), Low and Kalafut discuss how important intangibles have become in today's marketplace and how companies can begin to manage them.

The book provides examples of intangible management in action and reveals little-known insights about why such companies as McDonald's and Dell outpace their competitors. In addition, it identifies 12 intangibles-from corporate reputation to intellectual capital-that are vital to a company's future health.

Topics include:

*Why the volatility of the past decade has made execution of strategy more important than quality strategy.

*How brand equity can be managed to contribute to financial market value.

*Why reputation has grown in importance as a recruiting, marketing and financing tool.

*How "people are our most important asset" has become a popular CEO cliche-and why so few companies get it right.

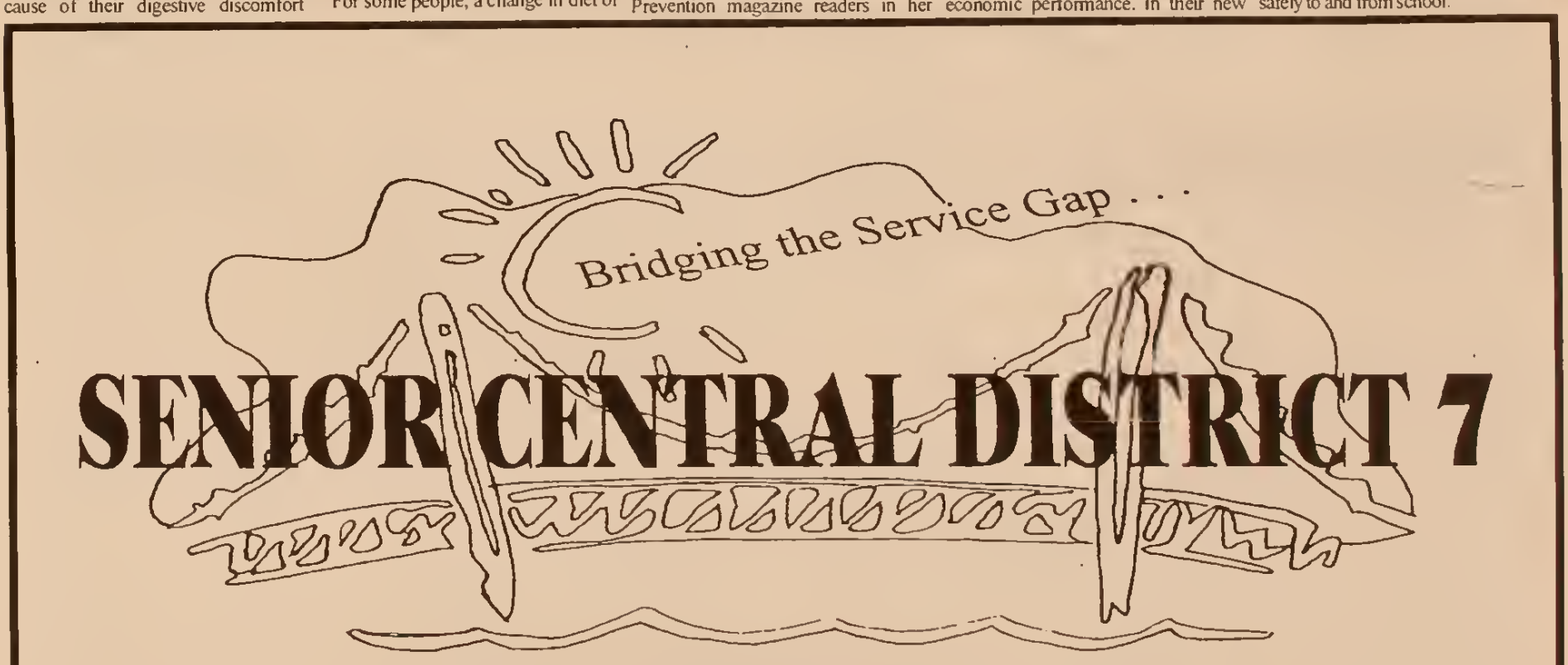
Low and Kalafut say the book can serve as a tool managers can use to effectively compete in a world where companies must find ways to differentiate themselves from their competitors and where experiences and relationships can be more important than products. For more information go to www.perseuspublishing.com *NAPS*

New Color Scheme For School Safety Patrol

Lectric Lime is the trendy new fall color for school safety patrollers' belts and hats, allowing them to be seen more clearly from a distance. It replaces the orange that dates back to the 70s after the Federal Highway Administration authorized use of the fluorescent yelloe-green for warning signs in school zones.

"This job saves lives, so we need the patrollers to stand out," said Merry Banks, manager of traffic safety at AAA. "Lectric Lime will allow motorists to see patrols better from farther away, when it gets darker, and in bad weather."

Started by AAA in the 1920s, the Safety Patrol Program now includes more than 500,000 students ages 10 to 12 who help their friends cross the street safely to and from school.



PORTOLA / VISITACION VALLEY / EXCELSIOR
66 RAYMOND AVENUE, SAN FRANCISCO, CA 94134
(415) 330-1789 (415) 330-8559 - FAX

If you know or need any assistance of the following services: Housing, Transportation, Translation and Form Aid, Food/Nutrition, Mental Health, Elderly Abuse, Disabilities, Legal Aid,In-Home Support Service, Health Services, Hearing, Financial Assistance, Home-Delivered Meals, and Social Services, please call us so we can help you.

Senior Central District #7 has applications for Rebuilding Together (Formerly Christmas in April), as well as Homeowner and Renter Assistance Applications.

Senior Central District #7 is a Volunteer Site. For more information please call (415) 330-1789. We are located at 50 Raymond Ave.between Bayshore Boulevard and Alpha Street.

CLIFF'S Bar-B-Q & SEAFOOD

2177 Bayshore Blvd.
(415) 330-0736
Fax (415) 330-9813
10 a.m. to 9 p.m.
Closed Sunday

Party Platters
Made to Order
"Our Most Succulent"

We Accept Major
Credit Cards and ATM

Lunch Specials
11 a.m. to 1 p.m.
Monday through Friday

BBQ Pork Sandwich with fries $3.50

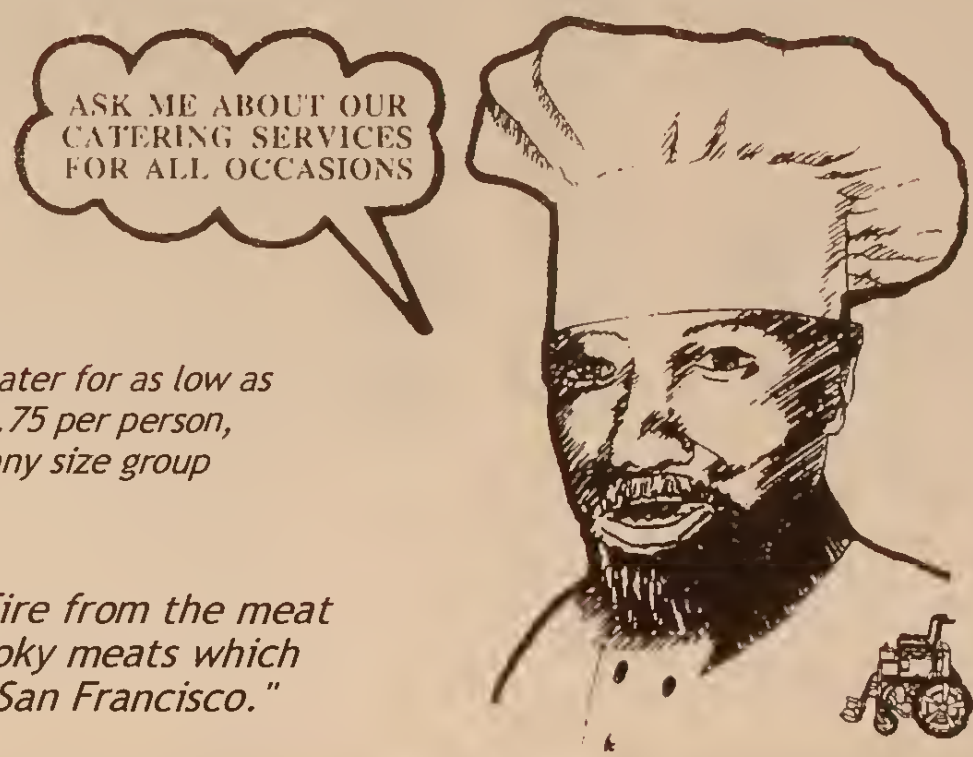
BBQ Chicken Sandwich with fries $2.99

Fish Nuggets with fries $4.75

Fish Burger with fries $3.99

Veggie Burger with fries $4.25

Brisket Beef Sandwich with fries $4.75



We cater for as low as
$4.75 per person,
any size group

"Convection cooking separates the fire from the meat creating the true flavor of our smoky meats which can't be found anywhere else in San Francisco."

ZEPHYR
REAL ESTATE

Cathy Kline Saunders
Broker Associate

215 WEST PORTAL AVENUE
SAN FRANCISCO, CA 94127

For Any of Your
Real Estate Needs
Call Me
(415) 731-5011
Extension 163

Grapevine Puzzler — Teams of the NFL

N	O	T	G	N	I	H	S	A	W	T	W	E	B	P	A	C	K	E	R	S
E	E	S	S	E	N	N	E	T	D	I	R	G	R	H	G	J	L	C	P	A
C	A	R	D	I	N	A	L	S	E	O	C	H	O	I	J	A	I	O	A	N
O	G	A	C	I	H	C	C	F	N	R	O	F	N	L	D	C	O	L	T	D
A	D	V	Y	A	S	U	D	O	V	T	U	A	C	A	N	K	N	T	R	I
N	E	E	T	N	C	A	S	R	E	E	G	L	O	D	A	S	S	S	I	E
O	N	N	I	I	U	G	A	T	R	D	A	C	S	E	L	O	I	T	O	G
T	V	S	C	L	D	I	T	Y	Y	N	R	O	Y	L	E	N	U	N	T	O
S	E	L	S	O	A	A	O	N	A	A	S	N	O	P	V	V	O	I	S	V
U	R	L	A	R	L	N	S	I	B	L	R	S	B	H	E	I	L	A	I	I
O	S	I	S	A	L	T	E	N	A	G	A	K	W	I	L	L	T	S	L	K
H	R	B	N	C	A	S	N	E	P	N	U	W	O	A	C	L	S	N	O	I
G	E	A	A	Y	S	E	N	R	M	E	G	A	C	T	A	E	R	A	P	N
R	E	L	K	A	N	L	I	S	A	W	A	H	M	N	N	L	E	E	A	G
U	N	T	R	B	W	G	M	S	T	E	J	A	I	A	O	T	G	L	N	S
B	A	I	O	N	O	A	K	L	A	N	D	E	A	L	Z	T	R	R	A	F
S	C	M	Y	E	R	E	D	S	K	I	N	S	M	T	I	A	A	O	I	E
T	C	O	W	E	B	E	A	R	S	R	E	D	I	A	R	E	H	W	D	I
T	U	R	E	R	O	C	S	I	C	N	A	R	F	N	A	S	C	E	N	H
I	B	E	N	G	A	L	S	N	A	T	I	T	A	N	N	I	C	N	I	C
P	T	E	X	A	N	S	R	E	L	E	E	T	S	N	I	H	P	L	O	D
S	E	O	L	A	F	F	U	B	P	A	N	T	H	E	R	S	R	Y	U	O

Arizona Cardinals
Atlanta Falcons
Baltimore Ravens
Buffalo Bills
Carolina Panthers
Chicago Bears
Cleveland Browns
Cincinnati Bengals
Dallas Cowboys
Denver Broncos
Detroit Lions
Green Bay Packers
Houston Texans
Indianapolis Colts
Jacksonville Jaguars
Kansas City Chiefs
Miami Dolphins
Minnesota Vikings
New England Patriots
New Orleans Saints
New York Giants
New York Jets
Oakland Raiders
Philadelphia Eagles
Pittsburgh Steelers
St. Louis Rams
San Diego Chargers
San Francisco Forty-Niners
Seattle Seahawks
Tampa Bay Buccaneers
Tennessee Titans
Washington Redskins

Historic Proportions

Match clues to answers.

1935

1. World's biggest auto show opened here on Feb. 14.
2. Persia got a new name on Mar. 22.
3. Nearly half of U.S. threatened in April by devastating force.
4. Airline begins service to Orient on Apr. 16.
5. More than 200,000 die in flooding here during July.
6. NHL Stanley Cup winners on Apr. 9.
7. Stars of *A Night at the Opera*.
8. Invaded by Italy on Oct. 28.
9. Federal agents gun down gang leader Jan. 16.
10. World Series winners on Oct. 7.
11. Louisiana senator died Sept. 10 after assassination.
12. Signed into law on Aug. 14.
13. Champions of the NFL on Dec. 15.
14. Flood kills 1,000 on Aug. 13 after dam near here collapsed.
15. Development of first color film for home use.
16. Japanese troops invaded this city on Nov. 9.
17. Initial flight of new airliner on Dec. 21.
18. Named Chinese president on Dec. 1.

A. Detroit Tigers
B. Ethiopia
C. Douglas DC-3
D. Social Security Act
E. Iran
F. Dust storms
G. Marx Brothers
H. Turin, Italy
I. Chiang Kai-shek
J. Shanghai
K. Berlin
L. Ma Barker
M. Kodachrome
N. Pan American
O. Montreal Maroons
P. Detroit Lions
Q. Blue River, China
R. Huey Long

Answers: 1-K; 2-E; 3-F; 4-N; 5-Q; 6-O; 7-G; 8-B; 9-L; 10-A; 11-R; 12-D; 13-P; 14-H; 15-M; 16-J; 17-C; 18-I.

Sez Who?

Match quotes to speakers

1. "A man's interest in the world is only the overflow from his interest in himself."
2. "The profession of book writing makes horse racing seem like a solid, stable business."
3. "There are three faithful friends – an old wife, an old dog, and ready money."
4. "Why shouldn't truth be stranger than fiction? Fiction, after all, has to make sense."
5. "Behold the turtle. He makes progress only when he sticks his neck out."
6. "I've believed as many as six impossible things before breakfast."
7. "The true meaning of life is to plant trees under whose shade you do not mean to sit."
8. "In any sport, the anticipation of what might happen is almost as important as what actually happens."
9. "The time to pray is not when we are in a tight spot, but just as soon as we get out of it."

A. James Bryant Conant
B. Lewis Carroll
C. John Steinbeck
D. Josh Billings
E. Bob Costas
F. Mark Twain
G. George Bernard Shaw
H. Nelson Henderson
I. Benjamin Franklin

Answers: 1-G; 2-C; 3-I; 4-F; 5-A; 6-B; 7-H; 8-E; 9-D

Five Years Ago In the Grapevine

SEPTEMBER 1997

*More than 200 Visitacion Valley residents attended an August meeting for further infonnation on the forthcoming demolition of Geneva Towers.

*Aman Environmental Construction and Controlled Demolition Incorporated (CDI) addressed specific questions to the community about building implosion and cleanup.

*Visitacion Valley Greenway scheduled a potluck rally and picnic at the SLUG Community Garden on Arleta Avenue.

*The San Francisco Recyling Program awarded $1,000 to the Visitacion Valley Task Force.

Sump, the Grump

Stopping Deceptive Spam

When Joe Mastruserio of Cincinnati got fed up with "spam" email containing unsavory offers he did not want – like adult entertainment and pyramid schemes – he clicked on the "remove me" or "unsubscribe" links in the text of the email messages. Much to his dismay, those links often led nowhere. So Mastruserio did what more than 200,000 consumers did last year: He complained to the Federal Trade Commission (FTC).

In response to complaints like Mastruserio's, the FTC investigated and found that the allegations were true. In April, the FTC warned 77 online marketers to discontinue their bogus "unsubscribe" links or face possible legal action. The warnings represent the FTC's latest effort to crack down on deceptive spam. In the past four years, the FTC has brought more than 30 law enforcement actions against marketers who used spam to promote get-rich-quick scams and other misleading schemes. For many consumers, any kind of spam is annoying and time-consuming. But deceptive spam is especially troublesome because it can cheat consumers out of their money, undermine consumer confidence in online commerce and harm legitimate Internet marketers. There are steps consumers can take to help reduce the amount of spam they get – from keeping their email address more private to reporting spam problems to the FTC. "Con artists have seized on email's capacity to reach millions of consumers quickly and cheaply," says Eileen Harrington, Associate Director for the FTC's Division of Marketing Practices. "It's time to wrest this tool from rip-off artists."

A Study of Spam

The technical term for spam is "unsolicited commercial email" (UCE) – that is, email messages sent in bulk without prior request or consent. Not all spam is fraudulent. However, spam is frequently used by scam artists because it is low cost and allows them to hide their identities, says Eric Wenger, an attorney in the FTC's Division of Marketing Practices. "Fighting deception is often an effective way to fight spam," he says. Spammers obtain email addresses by buying lists from brokers who have "harvested" addresses from Internet newsgroup postings, chat rooms, websites, and online services' membership directories. The spammers then use special software to send hundreds of thousands – even millions – of email messages with just one click of the mouse. Exactly how much spam they send is unknown. But it is increasing. The FTC receives about 40,000 pieces a day in a special mailbox it set up in 1998. Three years ago, the mailbox received about 4,000 a day. "Spam is a big problem, whether it's deceptive or not," Harrington says. "Consumers complain about it, and Internet Service Providers say it burdens them. To many, it's the bane of cyberspace."

Enforcement Action

The FTC has taken several steps to curb deceptive spam. It maintains and monitors its spam database to identify emerging trends and developments. The database already has served as the basis for FTC cases involving pyramid schemes, money-making chain letters, credit card scams, credit repair scams, bogus weight-loss plans, and fraudulent business opportunities that were promoted via email. The FTC also has helped train 1,700 law enforcement agents throughout the U.S. and Canada on investigating deceptive spam and other Internet fraud. As an outgrowth of that training, the FTC is helping create regional "netforces" – groups of local, state and federal agencies that work together to fight deceptive spam and other Internet fraud. One group – the Northwest Netforce, comprised of eight state law enforcement agencies, four Canadian agencies and the FTC – announced in April the results of 63 Internet-related law enforcement actions and the issuing of more than 500 warning letters to spammers for promoting illegal chain letter schemes. In addition, the FTC, along with other U.S. and Canadian law enforcement agencies, investigated complaints from consumers about spammers who failed to honor their offers to remove consumers' names from future email solicitations. Consumers indicated that they were unable to follow through on messages that said "click here to unsubscribe" or "reply for removal." When investigators tested several of the questionable links, they found that the removal hyperlinks often did not function. As a result, the FTC sent warning letters to 77 marketers and will continue to monitor "remove me" offers to ensure that they do what they say they will.

Consumer Action

The FTC's advice to consumers who want to reduce the amount of spam they get is:

*Avoid displaying your email address in public spaces, including newsgroup postings or chat rooms, on websites, or in an online service's membership directory.

*Check a website's privacy policy before submitting your email address. Make sure the website doesn't plan to sell your address. If possible, "opt out" of any such plans.

*Read and understand website forms before you transmit personal information. If possible, select the "opt-out" choice if the website plans to share your information.

*Create two email addresses – one for personal messages and the other for public use, such as in newsgroups or chat rooms. Or, consider a disposable email address service; it creates a separate email address that forwards your email to your permanent address. If the disposable address begins to receive spam, you can shut it off without affecting the permanent address.

*Create a unique email address. Spammers often use "dictionary attacks" to sort through possible name combinations at large Internet Service Providers (ISPs) or email services to find valid addresses. So a common name, like "jdoe," may get more spam than a unique name, like "jd51x02oe."

*Use an email filter. Some email accounts provide a tool to filter out potential spam or channel it to a bulk email folder. You may want to ask whether this option is available when choosing an ISP.

*Report the spam to the ISP – yours and the sender's. Often the email address is "abuse@[your ISP's name].com" or postmaster@[your ISP's name].com. The ISP may be able to stop further spam.

*Report the problem to the FTC. Send the actual spam item to uce@ftc.gov. Be sure to include the full email header so that your complaint can be followed up. If your complaint has to do with "remove me" or "unsubscribe" offers not working, complete and submit the FTC's complaint form at www.ftc.gov.

For more on spam and how to avoid it, visit www.ftc.gov/spam.

Says the FTC's Harrington, "If each of us takes steps to can unwanted spam, collectively, we can do it."

The FTC works for the consumer to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop and avoid them. To file a complaint or to get free information on consumer issues visit www.ftc.gov or call toll-free, 1-877-FTC-HELP (1-877-382-4357). TTY 1-866-653-4261. The FTC enters Internet telemarketing identity theft and other fraud-related complaints into Consumer Sentinel, a secure online database available to hundreds of civil and criminal law enforcement agencies in the US and abroad.

Investment Advice???

*If you had bought $1,000 worth of Nortel stock one year ago, it would now be worth $49.

*With Enron, you would have $16.50 of the original $1,000.

*With Worldcom, you would have less than $5 left.

*If you had bought $1,000 worth of Budweiser (the beer, not the stock) one year ago, drank all the beer, then turned in the cans for the 10 cent deposit, you would have $214.

Based on the above, my current investment advice is to drink heavily and recycle.

As a Matter of Fact

*Bayonets are believed to have been invented by Basque soldiers in the 17th century who stuck their knives at the ends of their muskets after running out of gun powder on the Bayonette Ridge.

*Many people believe the more you sleep before midnight, the better looking you'll be.

*Barricades are so-called from the French *barrique*, or barrel, of which barricades were made during the Paris insurrection in 1588.

*Experts on Elizabethan cuisine contend the funeral baked meats Hamlet makes so much of were meat-pies.

*Someone considered beettle-browed does not necessarily have anything to do with insects. The word comes from the Anglo-Saxon *beotian*, meaning "to menace."

*Sweden leads the world in newspaper readership with about 572 copies sold daily for every 1,000 people.

*Until the 1800s, English husbands gave their wives New Year's Day money to buy pins and other articles. The custom disappeared but the term *pin money* still means small amounts of spending money.

*The word *ballad* comes from the Italian *ballare*, meaning "to dance." Ballads were originally songs sung to dance music.

*Among the ancient Saxons, the official deity of the oceans was called Ben.

*Legend has it an Egyptian queen named Berenice vowed to sacrifice her hair if her husband returned home victorious from war. When he did and she did, it's said, the hair she cut off was wafted to heaven where it became a cluster of stars.

*The term *Uncle Sam* was apparently derived from the initials U.S. that Samuel Wilson, an Army provisioner stamped on barrels of salted meat. It first appeared in Troy, NY in 1813.

*Some people think it is unlucky to see an owl or a crow.

*Public school children first said the Pledge of Allegiance and saluted the flag during the National School celebration held in 1892. The words "under God" were not added until 1954.

*In bowling, a *turkey* is three strikes in a row.

*A drinking glass is sometimes called a beaker from the Greek *biko*, or wine jar.

*The narwhal is an unusual whale of the Arctic that has a spiral ivory tusk about eight feet long jutting out of the left side of its head. Young narwhals use the tusk for play fighting.

*One way to absorb refrigerator odors is an uncovered lemon peel.

*Some people believe it is good luck to see a swallow or a stork.

*If you stand with your back to the source and your face to the mouth of a river, the left bank will be on your left and the right bank on your right.

*A hummingbird weighs less than a penny.

*According to one ancient superstition, a witch's broom wouldn't fly unless she ran it up the chimney three times every week.

*In French universities, freshmen are sometimes called *bec jaune*, or yellow beak for their similarity to fledgling birds.

*In ancient Rome, parents seeking a good night's sleep would pray to the goddess Cuba that their babies would lie quietly in their cots.

*Ancient Romans also believed it bad luck to see a swarm of bees.

*A flounder, which has both eyes on one side of its body, lies on the ocean bottom with both eyes facing up.

*Your upper arm muscles are known as biceps from the Latin for *two heads* because they often look like two round heads.

*The escalator was invented by Jesse Reno in 1894.

*The first automobile service station opened on Dec. 1, 1913 in Pittsburgh, PA. It sold 30 gallons of gas the first day.

*In Scandinavian mythology, a rainbow is a bridge between heaven and earth.

*Bats were considered good luck among the native Indians of the Caribbean islands.

*Czar Peter the Great of Russia put a tax on men's beards and a clerk at the gate of every town to collect it.

*The Romans believed wearing a bay leaf wreath would protect them from lightning.

Visitacion Valley Police Log

*July 5: 11:40 a.m., Visitacion Ave. & Britton St., grand theft, purse snatch.

*July 5: 1:30 p.m., 1800 block of Sunnydale Ave., burglary of residence, unlawful entry.

*July 5: 9 p.m., 200 block of Hahn St., grand theft from lncked auto.

*July 6: 10 a.m., Sunnydale Ave. & Hahn St., robbery, bodily force.

*July 7: 12 noon, 1200 block of Goettingen St., grand theft from building..

*July 7: 8:30 p.m., Santos St. & Brookdale Ave., carjacking with gun.

*July 8: 10:10 a.m., Sunnydale Ave. & Hahn St., robbery on street, strongarm.

*July 10: 8:30 a.m., 2200 block of Geneva Ave., robbery, bodily force.

*July 10: 11:15 a.m., 600 block of Rutland St., burglary of apartment house, unlawful entry.

*July 10: 8:27 p.m., 000 block of Santos St., aggravated assault with gun.

*July 12: 3:23 a.m., 300 block of Leland Ave., burglary, forcible entry.

*July 12: 5:30 p.m., Mansell & Brussels Sts., attempted robbery with bodily force.

*July 14: 11:24 a.m., 1800 block of Sunnydale Ave., aggravated assault with deadly weapon.

*July 14: 4:55 p.m., 100 block of Rey St., robbery on street, strongarm.

*July 17: 4:05 a.m., 300 block of Leland Ave., burglary, attempted forcible entry.

*July 18: 10 a.m., 500 block of Raymond Ave., aggravated assault with bodily force.

*July 18: 10:55 p.m., 1800 block of Sunnydale Ave., aggravated assault with gun.

*July 19: 4 p.m., 400 block of Raymond Ave., burglary, attempted forcible entry.

*July 19: 5:55 p.m., 200 block of Blythdale, burglary of apartment house, forcible entry.

*July 20: 9:30 a.m., Bayshore Blvd. & Arleta Ave., grand theft pickpocket.

*July 20: 10:30 p.m., 200 block of Peabody St., burglary of apartment house, forcible entry.

*July 21: 8 p.m., 300 block of Leland Ave., burglary, store under construction, forcible entry.

*July 23: 2:30 a.m., 000 block of Brookdale Ave., burglary, hot prowl, unlawful entry.

*July 23: 8:40 a.m., 100 block of Blythdale Ave., aggravated assault with knife.

*July 25: 6:30 p.m., Sunnydale Ave & Schwerin St., aggravated assault with deadly weapon.

*July 25: 7 p.m., 1800 block of Geneva Ave., grand theft from locked auto.

*July 26: 12:12 a.m., 1100 block of Sunnydale Ave., burglary of residence, forcible entry.

*July 26: 4:30 p.m., 1400 block of Sunnydale Ave., aggravated assault with knife.

*July 29: 5 p.m., 400 block of Leland Ave., grand theft from locked auto.

An Old-Fashioned Touch

Milk Chocolate Cake

Preparation Time: 25 minutes; Baking Time: 25 to 30 minutes; Serves 12.

1-3/4 cups granulated sugar; 1-½ cups (3 sticks) butter, softened, divided; 3 large eggs, divided; 4 squares (1 oz. each) milk chocolate, melted; 2 teaspoons vanilla extract; 1-3/4 cups all-purpose flour; 1 teaspoon baking soda; 1/4 teaspoon salt; 1 cup buttermilk; 1 package (16 oz.) confectioners' sugar; 4 milk chocolate bars; (1.55 oz. each), melted; 3 tablespoons whipping cream.

1. Preheat the oven to 350 F. Grease and flour two 9x9-inch baking pans.

2. Combine granulated sugar and 1 cup butter in a large bowl. Beat with an electric mixer until creamy.

3. Separate egg yolks and whites. Add egg yolks to sugar mixture and mix well. Stir in melted chocolate and 1 teaspoon of vanilla.

4. Sift together flour, baking soda and salt. Add flour mixture and buttermilk altemately to the egg yolk mixture, beating until smooth.

5. Beat egg whites in a small bowl until stiff peaks form. Fold into the batter. Spoon into prepared baking pans. Bake until a toothpick inserted in centers of cakes comes out clean, about 25 to 30 minutes. Transfer layers to wire racks to cool.

6. Beat confectioners' sugar and remaining butter in medium bowl for 3 minutes. Stir in chocolate bars, whipping cream and remaining vanilla. Spread frosting between layers and over top and sides of cake.

For more great recipes, visit www.cookingvillage.com. *NAPS*

Investing in a Down Market

by John Addison

Since the stock market reflects people's state of mind, it may seem the worst possible time to put your money in a 401(k), IRA or mutual fund.

But history shows that the market almost always rallies after turbulent events. Despite difficult times, the Dow has historically bounced back.

For example, six months after the beginning of Desert Storm in Aug. 1990, the Dow Jones industrial average was down 4.7 percent. After five years, it had risen 63.7 percent. One week after the Japanese bombed Pearl Harbor on Dec. 7, 1941, the Dow slumped 4.6 percent. After six months, it had plummeted 9.9 percent. After five years, it climbed 46.6 percent.

Experts agree that the best way to ride out the dips and turns of an unpredictable economy is through dollar-cost averaging.

This means making regular, consistent contributions to the investment of your choice, no matter what the economic outlook.

Stock price varies day-to-day. If you invest the same amount regularly, you'll buy more shares when they're cheaper and fewer when they're more expensive. Over time the economic dips can actually lower your average cost per share.

When you apply the concept of dollar cost averaging and invest systematically, economic downturns can actually work for you.

Although you're still not guaranteed a profit or protected against loss, this method eliminates much of the guesswork that goes along with investing and can spare you from the stress of market fluctuations.

Of course, this kind of plan involves continuous investments, regardless of fluctuating prices so you should consider your ability to continue purchases through periods of low price levels.

It does not make sound financial sense to let the headlines scare you away, because adverse conditions usually only temporarily affect the market and profits usually rebound and surpass their original rate within a year.

The financial professionals at Primerica have created a guide that shows you how to take control of your financial life. To get a copy of The Solution, write to Primerica, 3120 Breckenridge Blvd., Duluth, GA 30009, ATTN: Corporate Relations, or call 770-564-6329.

John Addison is Co-CEO and President of Primerica, a subsidiary of Citigroup, Inc *NAPS*

Protecting Your Home Against Water Damage

Did you know that one broken washing machine hose can dump approximately 6,500 gallons of water into a home over a weekend-creating several thousand dollars in damage and considerable inconvenience?

Following some simple tips for protecting your home from water damage may keep water from disrupting your life and ruining your posessions. Here are some tips from the experts at State Farm Insurance:

*Know how and where to turn off the water to the house. Make sure a wrench is handy as well as a flashlight. Could you turn the water off quickly in the middle of the night?

*Regularly inspect washing machine hoses and replace them if you see bulging, cracking or fraying.

*Watch your water heater. Generally, some leaks occur before a big blowout. Wet spots may be evidence a seal is leaking or the tank itself is deteriorating. Call a plumber.

*Remember to keep all small objects, rags and children's toys from the toilet. Keep the lid closed if articles are kept on the tank.

Toilets are often accidentally clogged by foreign objects. Hanging bowl deordorants are often the culprit. These objects can lodge deep in the plumbing system, and can block the line or create an obstruction that grease and other materials can cling to-eventually causing blockage.

*Keep pipes clear and flowing. Slow-draining sinks could be the result of grease or hair deposits lodged in a plumbing junction or drain.

Specially developed products designed for use with metal and PVC pipes can be used to keep pipes clear and flowing. Problem clogs should always be referred to a qualified plumber.

*Extra precautions should be taken when leaving on vacation. Turn off the water at the main valve or at major appliances if you will be away from home for an extended period of time.

*Be alert. The wet spot you see on the floor near the refrigerator may be melted ice cubes, or it may be a crimped ice maker about to burst.

For more information on how to prevent water damage and improve home safety, contact your State Farm agent or visit www.statefarm.com. *NAPS*

Where Were You in 1977?

In 1977, America was immersed in the punk rock era, Saturday Night Fever popularized the three-piece white disco suit and "Happy Days'" Fonzie stole America's primetime TV hearts. At the same time, 20-year-old Debbi Fields was opening her first store-Mrs. Fields Chocolate Chippery-in Palo Alto, Calif.

Today, in this high-tech world of CDs, DVDs and reality television, Mrs. Fields operates 450 stores across the U.S.-and has expanded its product line to include premium ice cream, coffee, designer bottled water and gooey cinnamon rolls.

So, what were you up to in 1977? Here's what the rest of the country was doing:

*Indulging in the sounds of Debby Boone's "You Light Up My Life";

*Fleetwood Mac's Rumours won a Grammy for Album of the Year, (when albums were still vinyl "records");

*Annie Hall dominated the Oscars with wins for Best Picture, Best Actress (Diane Keaton), Best Original Screenplay and Best Director;

*Top fads were mood rings, lava lamps, pet rocks, macram and string art;

*Elvis Presley really left the building;

*Star Wars put George Lucas on the map;

*Charlie Chaplin went (truly) silent on Christmas Day;

*Jimmy Carter took office as the 39th President of the United States;

*"All in the Family," "Charlie's Angels," "Three's Company," "M*A*S*H" and "Happy Days" topped TV;

*Egyptian President Anwar Sadat is named Time's "Man of the Year" for his dedication to restoring peace in the Middle East; and

*Amongst many other things, Amnesty International won the Nobel Peace Prize. *NAPS*

Grapevine Want Ads

VOLUNTEERS WANTED for VVCC After School Program to tutor children ages 5-14 at one of our 11 sites in the Visitacion Valley area Interested persons contact Dee Smith, VVCC After School coordinator: (415) 585-2059.

A LITTLE GOES A LONG WAY. The John McLaren Child Development Center seeks in-kind donations for our newly-created lending library children's books and magazines; small children's furniture; writing and/or art supplies, educational/cultural games or posters Thank you in advance for your kindness and generosity! Please send all donations to John McLaren Child Development Center, 2055 Sunnydale Ave., San Francisco, CA 94134 Call 469-4519 if you would like for us to pick-up any matenals.

BEEN THERE...DONE THAT! The Visitacion Valley Jobs, Education and Training Program (across from the site of the recently demolished Geneva Towers) is accepting TANF and GA clients for "Welfare to Work--Job Readiness Training." Classes are conducted by sensitive community trainers from Visitacion Valley Got issues? No problem! We'll solve them together as you reach for your own self-sufficiency Feel comfortable while you're trying to sell yourself into today's labor market. Contact Ann or Mary at (415) 239-2866 or 239-2877.

GRAPEVINE 15TH ANNIVERSARY ISSUE featuring a 10-page history of Visitacion Valley is still available in limited amount Contact the Grapevine at 467-9300. By mail, single copies are $1 each. Send to: Visitacion Valley Grapevine, 50 Raymond Ave., San Francisco, CA 94134

GRAPEVINE DISPLAY ADVERTISING now half off regular rates for a limited time. Full Page $75, 1/2 Page $40; 1/4 Page $22.50; 1/8 Page $12.50; 1/12 Page $7.50. Discount for three or more insertions Call (415) 467-9300 for more details ***Want Ads:*** 20 words for $1. Extra line 50 cents Ad and payment should be received by 20th of prior month at Visitacion Valley Grapevine, 50 Raymond Ave., San Francisco, CA 94134.

San Francisco City Services

ABANDONED CARS	781-JUNK
ANIMAL CONTROL	554-6364
BUS SHELTER DAMAGE	882-4949
CITY TREES (trimming)	695-2162
CRIME-STOPPERS (anonymous)	1-800-2GIVEINFO
DOMESTIC/FAMILY VIOLENCE	864-4722
DPW	(days) 695-2017; (nights/weekends) 895-2020
EMERGENCY SERVICES	9-1-1
EMERGENCY SERVICES (cell-phone)	553-8090
GARBAGE SERVICE COMPLAINTS	255-3610
GRAFFITI CLEANUP (DPW)	241-WASH
GRAFFITI SUSPECT INFO	553-1603
INGLESIDE STATION (Anonymous 333-3433)	553-1603
LELAND AVENUE RESOURCE CENTER	585-2675
MAYOR'S OFFICE	554-7111
MAYOR'S NEIGHBORHOOD SERVICES	554-6110
NARCOTICS TIP LINE (anonymous)	1-800-CRACKIT
PARKING AND TRAFFIC PROBLEMS (DPT)	553-1200
POLICE (non-emergency)	553-0123
POTHOLE REPAIR	695-2100
SAFE (neighborhood watch groups)	673-SAFE
STREET LIGHTING CITY (out of order)	554-0730
STREET LIGHTING PG&E (wood poles)	693-3201
SUNNYDALE RESOURCE CENTER	586-7572
TRAFFIC SIGNALS (out of order)	550-2736
TRAFFIC ENGINEERING	554-2300
VVMS ANNONYMOUS HOTLINE	281-8406

San Francisco City Meetings

Aging 1st Wed 9:30a, Airport 1st/3rd Tu 3p; Arts 1st Mon 3p, Education 2 nd/4th Tu 7p, Health 1st/3rd Tu 3p, Housing Auth 2nd/4th Th 4p; Human Rights 1st/3rd Th 4:30p, Library 1st Tu 5:30p; Planning Th 1:30p, Police Wed 5:30p; Port 1st Tu/3rd Wed 4:30p, Public Utilities 2nd/4th Tu 2p, Rec & Park 3rd Th 2p; Social Services 4th Th 9a, Status Women 4th Th 4p; Supervisors Mon 2p

Visitacion Valley Community Center

Mondays: Senior Shopping 11:30 a.m., Tuesdays. Senior Ceramics 9:30 a.m.-4 p.m., Senior Bingo 12:30 p.m., **Thursdays:** Sewing Class 9 a.m.-3 p.m. **VVCC Regular Board Meeting** is held on the 4th Thursday of each month at 5 p.m

Visitacion Valley Business Directory

Valley business and organization free listings in the 415 area code. Call the Grapevine at (415) 467-9300.

AQUARIUMS
ASIAN OISCUS AOUARIUM, 130 Leland Ave., 333-0772

AUTOMOTIVE
BAYSHORE AUTO, 2260 Bayshore Blvd., 467-6130
BAYSHORE SERVICE (mechanic) 2596 Bayshore Blvd., 239-5239
CHARLIE'S GARAGE, 2550 Bayshore Blvd., 239-7450
TW AUTOMOTIVE (mechanic), 2500 Bayshore Blvd., 585-8281
VALLEY AUTO & TRUCK SUPPLY (Bill Conte), 2520 Bayshore Blvd., 239-5880

BANK
BANK OF AMERICA, 6 Leland Ave., 622-4501

BAKERS
CUNEO BAKERY, 96 Leland Ave., 239-6090
LITTLE OUIAPO BAKE SHOP, 169 Leland Ave., 239-2253

BARBERS
OeMASI'S BARBER SHOP, 35 Leland Ave.
THE SHOP (JB), 178 Leland Ave., 239-6709

BEAUTICIANS
ANGEL COIFFURES, 5 Leland Ave., 239-9891
MAY MAY BEAUTY SALON, 60 Leland Ave., 337-9381
MIZ RENA'S SALON, 19 Blanken Ave., 467-3399
NAILS BY JENNY, 50 Leland Ave., 333-6800
WHO'S BAOO, 224 Leland Ave., 657-3156

BLIND CLEANING
SPEEDY ULTRASONIC BLINO CLEANING (commercial and residential), 1116 Girard St., 467-7506

BOARDING HOUSE
ABLE'S CASA, 850 Rutland St., 333-4664, fax 333-4693

BOOKKEEPERS
AMY ARAGON, PROFESSIONAL BOOKKEEPER, 467-8927
VERNA WALLACE E A., 2320 Bayshore Blvd., 239-5333

CARPETS
HANSAN INTERIORS, 41 Leland Ave., 333-6382

CASKETS
CASKETORIUM, INC., 93 Leland Ave., 585-3451

CHURCHES
CHURCH OF THE VISITACION, 655 Sunnydale Ave., 239-5950
IGLESIA EL ESPIRITU SANTO, 38 Leland Ave
KOREAN FIRST PRESBYTERIAN CHURCH, 333 Tunnel Ave., 468-1213
RIDGE VIEW UNITED METHOOIST CHURCH, 590 Leland Ave., 239-5457
ST. JAMES PRESBYTERIAN CHURCH, 240 Leland Ave., 586-6381
VALLEY BAPTIST CHURCH, 305 Raymond Ave., 467-6055
VISITACION CHINESE BAPTIST CHURCH, 8 Desmond St., 333-4503

CLOTHING
SPONA, 9 Leland Ave., 239-9631

COFFEE
HAPPY DONUT, 2600 Bayshore Blvd., 469-5309
PICCOLO PETE'S EUROPEAN COFFEE, 2155 Bayshore Blvd., 467-2442

DAY CARE
CAROUSEL OAY CARE, 261 Hahn St., 469-5353

OENTIST
VISITACION VALLEY OENTAL OFFICE (Albert Kuan, DOS), 37 Leland Ave., 239-5500

DEVELOPERS
GENEVA VALLEY OEVELOPMENT CORP, 333 Schwenn St., 587-7895

ELECTRICAL
TATE ELECTRIC (Joel Tate), 467-4657

FLORISTS
IL FIORE FLOWERS, 2466 San Bruno Ave. 468-0145

GAROEN ORNAMENTS
SILVESTRI GAROEN ORNAMENTS, 2635 Bayshore Blvd., 239-5990

GROCERS
E-Z STOP MARKET, 2203 Geneva Ave., 585-9240
FIVE MILE MARKET, 3574 San Bruno Ave., 467-7300
K.C. MARKET, 400 Wilde St., 467-3024
LITTLE VILLAGE MARKET, 1450 Sunnydale Ave., 586-1815
M & M SHORTSTOP, 2145 Geneva Ave., 585-0878
PICCOLO PETE, 2155 Bayshore Blvd., 468-6800
SARI-SARI FOOO STORE, 58 Leland Ave., 239-0580
7-11, 2200 Bayshore Blvd., 468-8646
SHUN LEE MARKET, 2400 Bayshore Blvd., 586-4851
SMITTY'S MARKET, 2610 Bayshore Blvd., 239-5506
SUPER FAIR MARKET, 201 Leland Ave., 239-6856
TEOOY'S MARKET, 298 Teddy Ave
VALLEY SUPER MARKET, 65 Leland Ave., 239-7520

HERBS
KWOK HONG CHINESE HERBS, 57 Leland Ave., 585-8751
SAN ON HERBS, 33-A Leland Ave 333-7469

HYPNOTHERAPY
VALERIE HABEGGER-HYPNOTHERAPY, 371 Teddy Ave., 468-5631

INSURANCE
ROBERT LEHMAN, CLTC, CMFC, 333-0850

KITCHEN CABINETS
LEE CHANG INTERNATIONAL, INC., 25 Leland Ave., 333-2730, fax 333-1706

LAUNDRY/CLEANERS
BAY WASH, 44 Leland Ave
CITY WASH INTERNATIONAL, 83 Leland Ave., 333-9467
COIN WASH & ORY LAUNORY, 186 Leland Ave
FORTY-NINER CLEANERS (David Chan), 51 Leland Ave., 239-6418
LELANO AVENUE CLEANERS, 151 Leland Ave., 586-1412
VALLEY LAUNDRY, 90 Leland Ave
VISITACION VALLEY LAUNDRY, 108 Leland Ave., 239-9030

LEARNING
3-N-1 LEARNING ACAOEMY, 240 Leland Ave., 584-8555
VISITACION VALLEY COMMUNITY BEACON CENTER, 450 Raymond Ave., 452-4907
VISITACION VALLEY FAMILY SCHOOL, 325 Leland Ave., 585-9320

LIBRARY
VISITACION VALLEY BRANCH, 45 Leland Ave., 239-5270

LODGING
THRIFTLODGE, 2011 Bayshore Blvd., 467-8811

MANUFACTURER
NATIONWIDE PAPER, 345 Schwenn St., 586-9160

MEDICAL
AMERICAN RED CROSS, BAY AREA CHAPTER, 1704 Sunnydale Ave., 584-3620
HAWKINS VILLAGE MEDICAL CLINIC (Dept. of Public Health), 333 Schwenn St., Appointments 715-0310
DR. SAM HO, MO, 9 Silliman St No 4, 337-6135
NORTH EAST MEOICAL SERVICES, LELANO AVENUE, 82 Leland Ave., 391-9686 (ask for Leland Avenue clinic)
PORTOLA FOOT & ANKLE CLINIC (Dr Divyang Patel) 2858 San Bruno Ave 467-7500

NOTARY
ROYAL PACIFIC MORTGAGE & REALTY, 46 Leland Ave., 333-4900

ORGANIZATIONS
ASIAN PACIFIC AMERICAN COMMUNITY CENTER, 2442 Bayshore Blvd., 587-2689
GENEVA TERRACE PROPERTY OWNERS ASSOCIATION, 60 Burr Ave., 584-2700
GIRLS AFTER SCHOOL ACAOEMY, 2050 Sunnydale Ave., 333 Schwerin St., 584-4044
JOHN KING SENIOR COMMUNITY, 500 Raymond Ave., 239-6233
LELANO HOUSE, 141 Leland Ave., 405-2000
SENIOR CENTRAL DISTRICT 7, 66 Raymond Ave., 330-1789
VISITACION VALLEY SENIOR CENTER, 66 Raymond Ave., 467-4499

PHARMACY
VISITACION VALLEY PHARMACY, 100 Leland Ave., 239-5811

PHOTOGRAPHER
WALTER CORBIN PHOTOGRAPHY (freelance), 435 Sawyer St., 587-9471, fax 337-8620

PLUMBING
MARK VOELKER PLUMBING, 99 Arleta Ave., 467-7401

POST OFFICE
VISITACION USPO, 68 Leland Ave., (800) 275-8777

REAL ESTATE
CAMERON-JONES, INC (Cathy Kline Saunders), 334-0800

RESTAURANTS
CLIFF'S BAR-B-O & SEAFOOO, 2177 Bayshore Blvd 330-0736, Fax 330-9813
G & L BAKERY & RESTAURANT, 198 Leland Ave., 239-6283
HONG YUN RESTAURANT, 73 Leland Ave., 469-5686
SUN FAI RESTAURANT, 30 Leland Ave., 587-2763
LUAN FAT BAKERY, 110 Leland Ave., 585-1167
RUSSIA HOUSE, 2011 Bayshore Blvd., 467-0252
SHIREL'S SOUL FOOD, 107 Leland Ave., 239-5141
TWO JACK'S RESTAURANT (seafood and burgers), 167 Leland Ave., 337-0433

SELF-DEVELOPMENT
OYNAMIC OEVELOPMENTS (Marjorie Ann Williams, CEO, Career and Self-Enhancements Specialist) 467-7608

SERVICE PROVIDERS
THE VILLAGE, 333 Schwenn St., 239-5045
VISITACION VALLEY BILINGUAL EOUCATION SUPPORTIVE SERVICES & TRAINING (VVBESST), 120 Leland Ave., 586-7347
VISITACION VALLEY COMMUNITY CENTER (VVCC), 50 Raymond Ave., 467-6400
VVCC CHILOREN'S PROGRAM, 161 Leland Ave ,586-6998, Fax 586-8027
VISITACION VALLEY JOBS, EDUCATION ANO TRAINING (VVJET), 333 Schwenn St., 239-2866

SIGNS
SMITH'S SIGNS, 153 Leland Ave., 333-2700

TAVERN
THE CLUB HOUSE, 25 Blanken Ave

VIOEO
SIN FUNG VIOEO, 144 Leland Ave., 586-1038

Tips in Preventing Foodborne Illness

According to the U.S. Centers for Disease Control and Prevention, about 76 million people suffer from foodbome illnesses every year-many of which could be avoided by taking a few simple precautions.

Here are some tips and hints from Donna L. Visioli, Ph.D., a technical associate in the new product development area of DuPont Packaging, that can help keep you and your family safer.

*Look out for half-moon shaped puncture holes in meat and poultry wrapping. Surprisingly, an overwhelmingly high percentage of participants in consumer focus groups sponsored by DuPont Packaging admitted that their primary test of meat freshness is odor, and that they typically use a fingemail to discreetly puncture the plastic wrapping to smell the meat. "Good, bright color is a better indicator-red or purple is good," advises Dr. Donna. "By the time the meat smells bad, a lot of bacteria already has built up and the color will be the first to be affected. It goes without saying: if you find a package with any kind of a puncture in it, don't purchase it.

*Split seals and tiny pinholes will cause packages to leak, and will allow air in. This can accelerate spoilage. "One good way to be assured of package integrity is to look for meat and seafood products wrapped in packaging with the DuPont¬ Sure Lock Air Tight Seal¬," said Dr. Donna.

*Packaging should look exactly the way it is intended to look, in order for it to perform properly. For example, most bacon is vacuum packaged, so the plastic should be smooth against the product-no bubbles, ballooning or bulging. "If there are pockets of air in a vacuum package, it could mean that bacteria is growing.

*Buy packaged meats in quantities to meet your needs and to avoid multiple handling that allows bacteria to multiply. Unwrapping and rewrapping food, even under the most sanitary conditions increases the chances of bacteria being introduced, says Dr. Donna.

Finally, remember that the most important factor to meat freshness is temperature. Maintain meat products at a consistent temperature of less than 40 degrees Fahrenheit.

For more information, see www.dupont.com/packaging. NAPS

American Workforce More Loyal and Satisfied

Aecording to a "Mood of the American Workforce" survey taken in the weeks following the September 11th attacks, U.S. workers were found to be more loyal, more satisfied and generally pleased with their employer's response to the terrorist attack.

The poll, conducted by Spherion Corporation and Harris Interactive, found that a sizeable number of employers helped their employees cope with their stress and fears after the September 11th attacks. Forty-three percent of workers said their employers did something to help them after the attacks, and of those, 85 percent said their employer did an excellent or good job.

"Our findings indicate that employers did a great job at helping their employees through this confusing time of the terrorist attacks, and this is indicative of the new role that managers and employers have taken on," said Gary Peck, president of Spherion Corporation's Staffing Group.

However, the recent economic downtum and volume of layoffs, coupled with the devastating incidents has resulted in noticeahly higher worker anxiety.

The number of workers who say it is "very likely" that they will be laid off or fired has doubled from four percent in 1999 to eight percent in October 2001. Overall, 18 percent of workers said it was likely they would be laid off, compared to 11 percent in 1999.

Worker loyalty has jumped dramatically compared to 1999, when 50 percent of workers said it was "very likely" or "somewhat likely" they would choose to change jobs in the next five years. In this most recent poll taken in mid-October, the number dropped to 42 percent.

There were deviations from this trend, particularly among younger workers, who continue to see themselves as free agents.

Out of the 18- to 24-year-olds polled, 60 percent said they were "very likely" or "somewhat likely" to leave their current positions in the next five years, compared to 42 percent of the overall working population.

There has been a sizeable shift in worker satisfaction. A record 94 percent of workers described themselves as satisfied, compared with 91 percent in 1999. The largest shift was among those who described themselves as "very satisfied," tallying 58 percent in October 2001, compared to 54 percent in 1999.

"The dramatic battle for talent over the last five years has caused employers to recognize the true value of their employees. During that time, employers have sharpened their focus and resources toward employee retention, an effort that has clearly paid off with higher levels of employee loyalty and job satisfaction," said Peck. "When a stronger market emerges, dissatisfied employees will once again have ample opportunity to find jobs with open-armed competitors."

Spherion Corporation (NYSE: SFN) provides recruitment, outsourcing and technology services. NAPS

How to Walk Away from Sprained Ankles

A healthy dose of information may help you deal with many of the sprains, strains and pains life can throw your way. For example, knowing some basic first aid can help you get a leg up on a sprained ankle-or at least help you take care of one until a doctor is available.

Athletic trainers say people who sprain their ankles should "think RICE." (Rest, Ice, Compression and immobilization, Elevation.)

*Rest-Getting off an injured ankle is an important first step. If you're hurt, don't try to "walk" or "shake" it off. Ignoring the injury can make it worse, and turn a small sprain into a big problem.

*Ice-For the first few hours after an injury occurs, trainers recommend what's called a 20/20 ice cycle (twenty minutes on the injury, twenty minutes off). The more an injury is iced, the less it will swell. Swelling can lead to decreased mobility and a variety of other problems.

*Compression and immobilization-When you wrap an ankle, start by making two loops around the foot's instep. Next, stretch the bandage diagonally across the foot and bring the bandage around the ankle to the front of the foot. Continue wrapping in this way, overlapping each previous turn by 3/4 of an inch. NOTE: Be sure the bandage is not too tight. The foot and toes should not be numb. You may find it easier to wrap your ankle with a non-stick, self-adhering sports wrap such as Dome SelfGrip Athletic Tape/Bandage. The wrap requires no clips, is waterproof and reusable, and sticks only to itself.

*Elevation-It is important to keep your injured ankle elevated whenever possible. That can help reduce the swelling and give your injury a chance to heal.

For more information, visit www.domeind.com or call 800-432-4352. NAPS

United Day of Service to Generate Thousands of Youth Service Hours

From Page 1

To help make this a truly national effort and to engage millions of young people, United Day of Service is also partnering with:

*The Points of Light Foundation to give youth the opportunity to register their projects in honor of specific victims lost in the attack;

*Regal Entertainment Group (Regal, United Artists, & Edwards) nationwide will show United Day of Service PSAs, distribute one-million CD-ROMs with electronic tools to help kids create quality service-learning projects, and serve popcorn in United Day of Service branded bags;

*MindArrow.com to conduct one of the largest email broadcast campaigns through September to increase participation;

*Verizon Foundation to provide a vehicle to support literacy service projects across the Unites States;

*Disney Hand to support the national promotion of the United Day of Service;

*Weekly Reader Corporation, a publisher of materials for elementary and secondary schools, serving over 90 percent of the school districts in the United States, is the United Day of Service media partner.

Effective and Fun Ways to Build Your Childrens' Reading Skills

You can help your child build valuable skills by incorporating reading elements into everyday activities.

Below are a few suggestions for kids of various ages taken from the booklet 25 Fun Ways to Encourage Reading from Schwab Learning, a nonprofit organization dedicated to helping kids with learning differences be successful in learning and life. You can download a free copy of this booklet and other publications at www.SchwabLearning.org/pubs.

*Notebook of Sounds-Create an alphabet of pictures (preschool to grade 1): Choose a sound from the alphabet and ask your child to cut out pictures of things that begin with that sound. Have her glue the pictures onto paper. Label the page with the letter that makes the sound. For example, the "P" page might include pictures of a pig, a pencil or a pipe. Use a three-hole punch to fill a notebook. Collect the whole alphabet.

*Twisted Words-Putting words together was never this kind of workout! (grades 1 to 2): Take the big plastic sheet from the game TwisterÖ or make your own version from white plastic bags taped together. In each of the 24 circles print a letter of the alphabet, then call out simple words for your child to "spell" by putting a hand or foot on the appropriate letters. Four "circles" are the maximum length of a word-two hands and two feet. (Try to plot out different letter combinations of vowels and consonants beforehand to make sure you "spell" a good number of words.) To complete a word, your child has to get a hand or foot on all four letters, requiring her to twist into various positions.

*Market Match-Turn grocery shopping into a match game (grades 2 to 5): Plan a meal with your child and compose a menu. Ask your child to help you make a list of items you need from the market based on the menu. Whenever possible, specify the brand names of products to add complexity. For example, ask him to write the brand name, such as StarkistÖ rather than simply tuna. This will encourage him to read the labels rather than just identify them by location or packaging. When you are at the store, have your child read the labels and match them to the items on your list. If you use coupons, match coupons to the items as well.

*Music to Read By-Music can help make reading seem less of a chore and more of a joy (grades 3 to 5): Have your child read the verses to her favorite popular songs-most albums and CDs come with the lyrics printed inside. Read the verses again as you listen and sing along to the music together. If someone in your family plays an instrument, buy music books that feature the lyrics and ask your child to accompany them in an impromptu performance.

*Reporting, Live!-Bring out the budding journalist in your child (grades 4 to 5): Pick a special "news" night and review the newspaper with your child. Focus on the sections of interest to your child (sports, entertainment, even the comics for younger children). Ask your child to read the article and then report back to you as a real television reporter might. He can involve other family members as interview subjects, or even use props. NAPS

Free Six-Part Course For Cancer Caregiving

If you're assisting a loved one living with cancer, Caregiving 101 is for you. Learn the practical skills you'll need, like, how to build a support network; how to talk with doctors and pharmacists; how to keep up nutrition; how to handle common symptoms; how to control pain, fatigue and depression, and; how to find help from other agencies in the community.

A six-evening training series, starting Sept. 11, will be held at CPMC Davies, San Francisco. This course is free for families, partners and friends. Seating is limited. Call (415) 563-9286 to reserve space.

Valley Parents' Son Earns DDS Degree

Paul K. Chu, son of Visitacion Valley residents Joseph and Diana Chu, received a Doctor of Dental Surgery degree from the University of the Pacific (UOP) School of Dentistry during commencement exercises on June 16. The graduation ceremony was held at the Nob Hill Masonic Center.

Chu attended Lowell High School in San Francisco and graduated from University of California, Davis with a bachelor's degree in toxicology. He also received a master's degree in business administration from University of the Pacific in Stockton, California.

While attending UOP School of Dentistry, Chu earned the American Academy of Oral and Maxillofacial Radiology Award for his exceptional interest and accomplishments; the American Student Dental Association Award for outstanding leadership and service; and the James A. Campbell, Jr. Omicron Kappa Upsilon Award for demonstrated excellence in dental radiology. He also received the Community Service Award for his significant contributions to community outreach programs and the California Dental Association Scholarship.

Paul K. Chu earned a DDS degree.

Chu entered the Advanced Education in General Dentistry program at Columbia University's Presbyterian Hospital in New York.

Improved API Test Scores at Valley Middle School

by James S Dierke, Principal
Visitacion Valley Middle School

With the 2001-02 school year California State Student Academic Achievement Test Scores having been received by the students and parents of California's public schools, it was revealed that Visitacion Valley Middle School's (VVMS) scores had risen from the previous year.

Last year, VVMS scored 579 on the API index for all public middle schools in California. This year, the VVMS score rose to 610, an increase of 31 points. VVMS set a goal in 2002 to raise test scores 11 points but the gain was 20 points more than goal set by the state.

Of the three targeted groups within the student population at VVMS, Asian students had a growth target of 9 points and gained 18 points, doubling the target goal. The African American student population increased 8 points, and the socially disadvantaged student population group gained 15 points, a 6-point increase above the state goal.

In testing 100 percent of the students enrolled at the school, VVMS moved 29 percent of its students listed as *below average* to the *average* range in reading, and 42 percent of those students listed *below average* in mathematics to *average*. VVMS also moved 11 percent of its students listed as *average* in reading to the *above average* range, with 17 percent in mathematics moving from *average* to *above average*. These outstanding accomplishments are due in great measure to hard work and dedication of VVMS staff, as well as commitment of students and their parents.

Visitacion Valley Community Beacon's after-school tutoring program has also been an important partner in helping make progress in VVMS test scores this past year.

New School Year

With the 2002-03 school year beginning on Aug. 26, an orientation for 6th grade students, parent and guardians was held in the school auditorium on Aug. 22. Student information was presented to families and students received their school class programs.

Several new teachers and assistant principals were selected and have been appointed to VVMS this year. VVMS is receiving a $109,000 grant from the state to assist in raising test scores, as well as having received a special school improvement grant in 2002 to assist in raising test scores for the 2002 through 2004 school years. Funds will be allocated to improve reading scores, adopt a school-wide student behavior plan and assist in tutoring and after school reading programs.

Additional staff members will be provided to help students needing additional help in reading as well as providing a school-wide reading improvement program.

Eighth-grade teachers this year joined to write a special learning grant to assist their students in learning more about the City, receiving a $5,500 grant from the San Francisco Educational Fund for monthly field trips.

Muni Stop at VVMS

After more than three years of requests and planning, a Muni bus stop has been established on the 51 Rutland line at the parking lot entrance of VVMS on Visitacion Avenue. Students and parents are now able to take a bus to the school. Neighbors along Sawyer Street will also be happy to know that the flow of students walking up from Visitacion Avenue will be greatly reduced now that the new stop is in place. Members of the school site council and the Beacon Center are credited and thanked for their persuasive efforts in making the bus stop a reality...

VVMS Hotline

VVMS established a 24/7 Hotline for students, parents and members of the community to use in keeping the school community safe at 281-8406. Everyone is encouraged to use the hotline which is anonymous and checked several times daily – to report unsafe conditions around the school or problems with VVMS students.

VVMS Students

Having promoted 167 students to high school in June, VVMS begins the 2002-03 school year with 567 students – up from 489 students in 2000 – at full capacity. VVMS also houses the Visitacion Valley Community Beacon Center and two classes of City College students on a daily basis. The Beacon also runs after school activities and provides sponsorship of evening and weekend events at VVMS.

Long Term Cash Problems With Short-Term Ideas

Sound financial advice doesn't change much, but bad money management ideas, however, seem to flourish and grow with each passing season.

"Ultimately it's up to you to resist bad advice and protect your own financial future," says CNBC on MSN Money personal finance columnist Liz Pulliam Weston whooutlined three of today's most common money moves often considered to be sound financial advice, that can actually end up putting consumers even further in debt:

*Use a home equity loan to pay off credit-card debt. While lenders love to tout home equity loans as a way to pay off credit cards, the only way this maneuver really helps, is if you stop using your credit cards completely.

**Borrow from your 401(k).* Eighty-three percent of American workers covered by 401(k) plans can borrow against their accounts, and about one in five participants has an outstanding loan as a result of doing so. People who borrow from their workplace retirement funds can be putting their retirement at risk. If they lose their jobs, the loan must be repaid, typically within weeks. If not, the loan balance is taxed and penalized as a premature distribution.

**Stretch to buy o house.* Buying too much home could mean giving up other things you want or it can mean more debt as you borrow to try to maintain your lifestyle. Homeowners should also plan on spending one percent of their homes' value on maintenance. NAPS